11/29/82 S5420-1(A)

STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

Commissioner of Insurance

FOR THE YEAR ENDING
December 31, 1981

Part I
FIRE AND CASUALTY INSURANCE

Part II
LIFE AND MISCELLANEOUS INSURANCE

DEPARTMENT OF INSURANCE,

JAN

TRENTON, [redacted] 1, 1982

To the Honorable the Senate and General Assembly:

As the statute requires, I herewith submit the report of the Department of Insurance for the year ending December 31, 1981, setting forth in two parts the financial condition and business transacted by all insurance companies and associations that are authorized to do business in this State on the above date.

Part I of the report contains a narrative history of the Department's activities in 1981 and the data relative to fire and casualty insurance companies, while Part II embodies that of life and miscellaneous companies and associations.

Respectfully,

James J Sheeran

JAMES J. SHEERAN,
Commissioner of Insurance.

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ANNUAL REPORT — 1981
AUTO INSURANCE

In the absence of No-Fault reform, the rates for private passenger auto insurance continued to be subject to upward pressure. The industry projected a $270 million operating loss for 1981.

Late in the year, an across-the-board 12.6 per cent increase in premium rates was approved for all companies for both voluntary and assigned risk cars. The companies had asked for increases that ranged from about 14 per cent to 45 percent.

In approving the increase the commissioner said he was not making a final determination on the individual rate filings and that the increase would be regarded as interim relief until he had completed a proposed comprehensive inquiry into the methods used by the companies in computing auto insurance rates, specifically, the treatment of investment income as an offset in rates, the accuracy of reserves set up by the companies to pay for actual and prospective losses and the calculation of federal income taxes.

The 12.6 per cent increase was expected to yield an additional $180 million in annual premium.

The Allstate Insurance company returned about $27 million in premium refunds, including interest, to about a quarter of a million of its voluntary market policyholders.

Distribution of the refund culminated a protracted legal battle between Allstate and the Commissioner over its right to use the rates of the Insurance Services Office, a rating bureau, without his approval.

The dispute had its genesis in March, 1980 when Allstate announced its intention of joining ISO which, under New Jersey law, it has a right to join. The ISO, which has about 200 member companies, collects the claims and expense experience of those companies and uses it as the basis for developing a common rating system for use by each company.

Allstate announced early in June, 1980, that it would begin using the rates approved for ISO on July 1, 1980. The Commissioner, while not disputing Allstate's right to join the ISO, nevertheless directed the company not to use the ISO rates until such time as its own claims experience had been incorporated into ISO's and a new rate developed.

Allstate responded by bringing suit in the Appellate Division of Superior Court and obtained an injunction against the order, which permitted it to use the rates as of July 1, 1980, pending a determination of the suit on its merits.

The commissioner, supported by the Public Advocate, argued that Allstate's use of the ISO rates was subject to his prior approval. The Appellate Division eventually ruled in the commissioner's favor and ordered the company to return the overpayments to its policyholders.

The rights of policyholders who have to obtain their insurance through the Assigned Risk Plan were substantially strengthened by a decision of the Appellate Division of Superior Court. According to the commissioner's announcement at the time:

> "The decision means that anyone who walks into a broker's office looking for insurance, fills out an application and makes an appropriate deposit on the premium is fully insured. Even if the broker tears up the application and pockets the money, the assigned risk plan is responsible for providing the coverage retroactively through assignment to a member company as soon as the default is discovered."

The assigned risk plan is formally known as the New Jersey Automobile Insurance Plan. It is an industry-run mechanism which provides insurance to automobile owners who cannot obtain it on the regular market. The NJAIP receives applications from brokers and assigns them to the companies doing business in the state. The companies, which receive assigned risk business in proportion to the amount of voluntary business they write, are individually responsible for each assignment in the same way they are for voluntary policyholders.

The Appellate Division's decision affirmed the position taken by the Department in 1979 after learning that the NJAIP had sent a letter to clients of a defaulting broker informing them they had no insurance and advising them to make new applications with an agent or broker.

In a sharply worded telegram to the NJAIP, the Commissioner noted that the AIP's own rules specifically state that a failure on the part of a broker "to properly perform under the provisions of this section" shall not "prejudice the rights of an applicant."

The NJAIP refused to provide the coverage and took the matter to court. The unanimous opinion of the three-judge Appellate Division said that an applicant for insurance who makes the proper application and premium payment "is covered by insurance and the producer of record (the broker) is liable for the failure to remit the premium due."

The insurance company is still entitled to its premium, but it must collect it from the producer of record. The opinion added, Thus, liability rests on the person responsible for the non-compliance, not on the innocent applicant.............. To the extent there is any ambiguity in documents relating to insurance we must resolve the ambiguity in favor of the applicant and against the Plan.

> . . . We discern no intent. . . . .(in the AIP's rules) to deprive an applicant who has made a premium deposit to a producer of record of coverage because of the failure of the producer to forward either the premium or the application to the Plan. Indeed, a contrary intent is clearly evident.

Culminating a more than two-year-long study, which included an extended public hearing, the commissioner on April 9 ordered a comprehensive revision of the driving classification and territorial rating systems used by the auto insurance companies in the computation of rates. The commissioner ordered the companies to eliminate age, sex, marital status and scholastic standing from the classification system, substituting more relevant factors such as mileage, use of the car, etc. He also directed the companies to re-design the 27 rating territories. In response the industry went to court, challenging the validity of the commissioner's order, and obtained an injunction to prevent it from going into effect until the court had decided the case on its merits. The case was still pending at year's end.

HOSPITAL MALPRACTICE INSURANCE

The commissioner approved the payment of premium refunds to 73 New Jersey Hospitals that obtained their malpractice insurance from the Health Care Insurance Exchange for the years 1976-78. The refund totaled $7.4 million.

The refund brought to $15.2 million the amount returned to hospitals since the HCIE was created in 1976 by the New Jersey Hospital Association in response to growing problems of availability and affordability in the private commercial market for malpractice insurance.

With this latest refund, those hospitals that joined the HCIE in 1976 have received more than 86 per cent of the premium they paid for professional and general liability coverage that year. The total return to date for 1977 was 56.4 per cent of premium and 16.4 per cent for 1978.

The HCIE, which is organized under New Jersey law as a non-profit reciprocal exchange and is similar to a mutual insurance company, uses a retrospective rating plan. Under that plan, the HCIE's loss and expense experience is under continuing review and only funds needed to cover losses and operating expenses are retained while the remainder of the premium, including total investment income, is refunded to the member hospitals.

BLUE CROSS

The Hospital Service Plan of New Jersey (Blue Cross) experienced severe financial difficulties and a rate increase of 15 per cent was approved as of June 1 for its 1.9 million individual and small group subscribers. An increase of 26.6 per cent, effective January 1, 1982, was later approved.

Aside from inflationary pressures on hospital costs, Blue Cross has been affected by uncertainties created by a recent law placing new obligations on it with respect to total hospital costs. Under the law Blue Cross is required to share for the first time in such hospital expenses as care of the indigent and bad debts. As a result, the traditional Blue Cross hospital payment differential, or discount, is being sharply reduced.

The differential for Blue Cross had been between 30 and 35 per cent of what other third party payers were charged. However, implementing the new law, the state's Hospital Rate-Setting Commission reduced the differential to 4.05 per cent, which is being introduced gradually as the state's hospitals shift from a per diem method of payment to a new method known as the Diagnosis-Related-Group (DRG) procedure. Subsequently, the differential was increased to 6.13 per cent.

In approving the 26.6 per cent increase, the commissioner noted that, despite the 15 per cent increase of June 1, Blue Cross experienced a $3 million monthly deficit in the June-through-October period and its surplus was projected to be in a deficit position by the end of the year. The Plan's surplus at the beginning of 1981 was $52 million.

SURCHARGE ELIMINATED

The one-half of one per cent surcharge that had been in effect on property-liability policies the last six years was eliminated, as of August 1.

The surcharge on auto, homeowners, commercial and other lines of insurance was imposed to provide funds for the New Jersey Property-Liability Insurance Guaranty Association, which gives protection to policyholders and claimants of insolvent insurance companies. The association, which comprises all the property-liability insurers doing business in the state, was created by the Legislature in 1974. The Legislature also authorized a surcharge to fund the association. The surcharge was discontinued because sufficient funds were now available to the Guaranty Association to meet its expected liabilities.

As of December 31, 1980, the surcharge had generated a total of $56.6 million, of which $42.9 million had been paid in claims and expenses.

TITLE INSURANCE CHANGES

Rate increases and manual changes for use by the Title Insurance Industry in New Jersey were approved, effective August 20.

The new rates reflected an overall average increase of approximately 18.3%, necessitated by both the soaring prices of homes and the costs of conducting business and a substantial drop in revenues caused by a stagnant real estate market. Title insurance rates had been unchanged for more than 5 years.

Rate manual changes were also approved to open title insurance required by the State of New Jersey and charitable institutions to competitive bidding.

In addition, endorsements were approved for renegotiable and variable interest rate mortgages to encourage lending institutions to lend money for residential properties more freely.

WORKER'S COMPENSATION

The Department's Compensation Rating and Inspection Bureau developed a manual of rates for 1982 under which Worker's Compensation insurance benefits will go up and the rates come down.

This unlikely phenomenon was the result of the companies' favorable loss experience for 1980, on which the 1982 rates will be based, reflecting many social, economic and administrative factors, including the preliminary impact of the reformed Worker's Compensation Act that took effect January 1, 1980.

The rate decrease for 1982 will be an average 5.9 per cent which will amount to a saving of approximately $48 million. The 5.9 per cent decrease is an average and the actual effect on each employer will vary, since rates are calculated for approximately 600 job classifications, depending on the experience of each.

Benefits will increase because they are a percentage of the average weekly wage, which the Department of Labor & Industry determined to have been $289.36 in 1980. The weekly minimum benefit for death, permanent total or temporary total disability will rise to $58 which is 20 per cent of the average weekly wage and the maximum benefit to $217 which is 75 per cent of the average weekly wage. The previous range was $53 to $199.

In addition, the schedule for permanent partial disability was revised to replace fixed dollar payments (currently $47 to $199) with the percentage formula based on the average weekly wage and these amounts also will increase to $58 and $217.

NEW REGULATIONS

A departmental regulation was adopted to implement a recent law authorizing the sale of legal services insurance.

This new form of insurance provides coverage for expenses incurred in connection with certain legal services in much the same way that health insurers provide coverage for expenses in connection with medical and hospital treatment. Legal services insurance, like health insurance, may be sold on an individual or group basis.

The regulation provides for a system of prior approval of the rating system for legal insurance, which means that the commissioner must approve rates before they can be put into effect.

A comprehensive regulation banning unfair practices by insurance companies in settlement of claims was adopted.

The Unfair Claims Settlement Practices Regulation, which became operative January 15, 1982, will apply to personal lines of insurance (health, homeowners, auto and life) as well as many commercial contracts. Most provisions also will apply to third-party (liability) claimants as well as to policyholders making claims under their own policies.

The regulation will prohibit a number of specific practices that the Insurance Department has found to be clearly unfair and will also improve communication between insurance companies and claimants.

The regulation is intended to provide balancing safeguards for claimants so that they can stand on a more equal footing in making a claim. It will also benefit the insurance industry, because each company will know that its competitors are being held to the same standards in settling claims.

It specifically prohibits certain unfair and deceptive practices by requiring that:

— An insurer must disclose all the benefits for which a policyholder may be eligible;

— An insurer must explain to a claimant what proof or information is required to settle the claim;

— An insurer may not withold payment on elements of a claim that are not in dispute because other elements of the claim remain in dispute;

— An insurer must inform auto insurance claimants of any right they may have to compensation for substitute transportation, such as a rented car to take the place of a damaged vehicle;

— Once another at-fault driver's insurance company has determined it is liable for an automobile damage claim, it must use the same procedures for prompt appraisal and settlement of the loss that it would apply to a claim involving its own policyholder.

The regulation also sets specific time limits for settlement of claims:

— An insurer must acknowledge all claims and begin its investigation within 10 working day of receiving notification of the claim;

- Claims submitted by policyholders to their own companies must be settled within 30 working days after the insurer receives notice or proof of the claim. Claims made against another person's company must be settled within 45 days after the company received notice of a property claim or within 90 days after notice of a bodily injury claim;
- If a company cannot settle a claim within the time set by the regulation, it must explain the reason for the delay in writing and provide a toll free or collect telephone line or a telephone number within the claimant's area code for the use of the claimant;
- If a company intends to inspect damaged property, it must do so within 10 working days of receiving notification of a claim and must give the claimant a copy of the damage estimate before beginning negotiations;
- Insurers are also required to inform a claimant more fully about progress in settling a claim and answer his queries promptly;
- Companies must respond to communications from claimants within 10 working days;
- An insurer must conduct claims correspondence in language that is understandable and easy to read;
- A company must explain in writing why a claim is denied or compromised;
- When a claim is paid, the company must in most cases explain how the benefit payment was calculated.

Departmental regulations establishing minimum standards for individual health insurance policies became fully effective August 11. Companies with policy forms not in compliance with the regulations were not permitted to sell them thereafter.

The rule concerning policy forms completes the regulatory framework for individual health policies. Other regulations affecting sales solicitation and rate filings have been in effect since October, 1980.

The regulations implement a law that was adopted in 1979 and are the culmination of more than two years of effort by the Department of Insurance to promulgate them, revise them after a public hearing and oversight by the Legislature and then analyze and reject or approve several thousand policy forms filed by the companies seeking compliance.

Regulations that would improve the ability of life insurance policy holders to make informed choices when they are contemplating replacement of their existing policies were adopted.

The regulations make sure that policyholders are given the proper information for making cost comparisons and eliminate misleading sales tactics.

The regulations were adopted by the Department of Insurance in response to problems posed by life insurance replacement and particularly by the development of a type of insurance called "partial endowment term insurance," an important element of which is an additional first year premium that is often referred to as a deposit. One regulation forbids the use of the word "deposit," or similar term, since it is the Insurance Department's position that the additional first year premium is not a deposit that produces amounts subject to withdrawal during the term of the policy but is rather a payment to the company to cover its selling expenses including commissions.

The other regulation is the model for life insurance replacement prepared by the National Association of Insurance Commissioners.

Representatives of companies and agents marketing traditional cash value policies indicated to the Department that this regulation would enhance their opportunities to make correct information available about a consumer's existing policy and thereby promote a better choice by the consumer between an existing and a proposed replacement policy. However, the department added a provision to the NAIC model that, for the first time anywhere in the country, requires under certain circumstances a company whose policy is being replaced to provide comparative cost information to the policyholder after being notified of the impending replacement by the agent for the replacing company.

The regulations reflect the department's belief that partial endowment term insurance should not be subject to unique regulatory treatment but should be included within the scope of life insurance regulation generally.

OTHER MATTERS

Beginning in January 1982, a new system for testing applicants for licensing as insurance agents, brokers and solicitors will be put into effect.

The Department of Insurance joined the Multistate Insurance Licensing Program which is sponsored by the National Association of Insurance Commissioners and under which the insurance license Examinations are administered by the Center of Occupational and Professional Assessment, a division of the Educational Testing Service of Princeton. Currently, department personnel develop, score and administer the tests which are given two times a month at locations in Newark, Mt. Laurel and Trenton. New Jersey issues about 10,000 licenses a year.

Turning the testing function over to ETS will not diminish the Insurance Department's statutory responsibilities for determining qualifications of agents, brokers and solicitors, but ETS's experience and resources will continue to assure an efficient and professional operation, while freeing Department personnel for the many other duties connected with issuing or renewing more than 100,000 licenses every year.

Among the advantages of the new program will be the introduction of "walk-in" testing and the use of the additional testing sites.

The walk-in provision will permit license applicants to report to any test center on the test date, register and take the examination on the same day.

The five-year-old MILP program provides multiple-choice tests designed to measure the entry-level knowledge, skills and abilities required of insurance agents, brokers and solicitors.

Candidates are tested in the insurance specialties of life and/or health and property/casualty (including health) insurance. ETS will also give special examinations prepared by the Department of Insurance for licensing in these areas: contracts on a variable basis, bonds, surplus lines, mortgage guaranty, automobile physical damage, title and credit insurance. The first part of each examination includes 50 questions about general insurance practices and product knowledge that apply across the nation in each specialty. The second part includes 25 to 40 questions covering the laws, rules and regulations unique to each state in each specialty.

The financially troubled Foundation Life Insurance Company of Chatham was placed in rehabilitation under control of the Department.

The financial condition of Foundation Life had been closely monitored by the Department because of a steep drop in its surplus, from about $2 million to $900,000 early in 1981. It had reached a point at which it did not have sufficient liquid assets to meet its current liabilities.

Foundation Life, which has been in business since 1965, is licensed to write insurance in 29 states. In 1980 it had premium income of $11.4 million. About half of its business was done in New Jersey, where it had about 80,000 life insurance policyholders.

* * * *

PART I

Fire and Casualty Insurance Companies

Abstracts of Annual Statements for the Year Ending December 31, 1981

Insurance Companies in Liquidation, Rehabilitation and Conservation

Fire and Casualty Insurance Companies:

1. Allcity Insurance Company, New York, New York.
   Financial difficulty in Rehabilitation, August 7, 1977.
2. American Reserve Insurance Company, Providence, Rhode Island.
   Receivership, liquidation, June 7, 1979.
3. Bakers Mutual Insurance Company of New York, New York.
   Rehabilitation, liquidated August 10, 1978.
4. Concord Insurance Company, Newark, New Jersey.
   Declared insolvent on June 12, 1970.
5. Consolidated Mutual Insurance Company, Brooklyn, New York.
   Rehabilitation, liquidation, May 31, 1979.
6. Cosmopolitan Mutual Insurance Company, New York, New York.
   In liquidation May 31, 1979 and placed in receivership and declared insolvent October 5, 1980.
7. Empire Mutual Insurance Company, New York, New York.
   Financial difficulty, per August 7, 1977, newsletter, rehabilitation.
8. Gateway Insurance Company, Philadelphia, Pennsylvania.
   Was ordered dissolved and terminated by decree of the Commonwealth Court of Pa., dated and effective: August 21, 1974.
9. Imperial Insurance Company, Los Angeles, California.
   Placed in conservatorship, September 24, 1975 and placed in liquidation January 10, 1978.
10. Interstate Insurance Company, East Orange, New Jersey.
    Rehabilitation, liquidation by court order, October 1, 1975.
11. Long Island Insurance Company, Brooklyn, New York.
    Dissolved and placed in liquidation by court order effective May 31, 1979.
12. Maryland Indemnity Insurance Company, Baltimore, Maryland.
    As of March 3, 1976 been alleged to be insolvent. All authority to do business has been suspended by the Maryland authorities.
13. Proprietors' Insurance Company, Delaware, Ohio.
    Placed in conservatorship as of July 31, 1981. Insolvent and has

entered an order dated August 5, 1981, requiring the company to be liquidated.

14. Reserve Insurance Company, Chicago, Illinois.
    Placed in liquidation on May 29, 1979.

15. Resources Insurance Company, New York, New York.
    Placed in rehabilitation, January 28, 1975.

16. Security Casualty Company, Chicago, Illinois.
    Placed in liquidation December 4, 1981.

17. Signal Insurance Company, Los Angeles, California.
    Placed in conservatorship, September 23, 1975 and placed in liquidation January 10, 1978.

18. Sumit Insurance Company of New York, New York.
    Placed in rehabilitation, February 4, 1975.

Life Insurance Company:

1. Old Security Life Insurance Company, Kansas City, Missouri.
   Placed in liquidation May 15, 1979. New Jersey business assumed by Colony Charter Life Insurance Company.

Title Insurance Company:

1. Metropolitan Title Guaranty Company, Carle Place, New York.
   Voluntary dissolution agreement effective March 30, 1977.

Surplus Lines Insurer:

1. Market Insurance Company, Chicago, Illinois.
   Placed in rehabilitation on March 5, 1980 and Illinois liquidation December 16, 1980.

Fraternal Benefit Society:

1. Labor Zionist Alliance, New York, New York.
   Placed in rehabilitation by order of the Supreme Court and made and entered on September 21, 1981.

TABLE 1—LIST OF COMPANIES WITH DATES
BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Domestic Companies **(Stock Companies of New Jersey)**	
1	American Insurance Co.	Parsippany
2	Atlantic Employers Insurance Co.	Morrestown
3	Camden Fire Insurance Association	Cherry Hill
4	City Insurance Co.	Short Hills
5	Commercial Insurance Company of Newark, N.J.	Township of Livingston
6	Eagle Insurance Co.	Jersey City
7	Farmers' Reliance Casualty Co.	Lawrenceville
8	Federal Insurance Co.	Short Hills
9	Firemen's Insurance Company of Newark, N.J.	Township of Livingston
10	First Indemnity of America Insurance Co.	East Orange
11	FMI Insurance Co.	Branchville
12	Hartford Casualty Insurance Co.	Jersey City
13	IFA Insurance Co.	Cranford
14	Integrity Insurance Co.	Paramus
15	International Fidelity Insurance Co.	Newark
16	Investors Insurance Company of America	Ramsey
17	Motor Club of America Insurance Co.	Newark
18	Newark Insurance Co.	East Orange
19	New Jersey Manufacturers Insurance Co.	Township of Ewing
20	New Jersey Re-Insurance Co.	Township of Ewing
21	North River Insurance Co.	Morristown
22	Prudential Property and Casualty Insurance Co.	Holmdel
23	Rider Insurance Co.	Union
24	Rutgers Casualty Insurance Co.	West Orange
25	Selected Risks Insurance Co.	Branchville
26	Select Way Insurance Co.	Branchville
27	United Security Insurance Co.	Holland Township
28	Universal Fidelity & Guaranty Insurance Co.	Clifton
29	Universal Reinsurance Corp.	Holland Township
	(Reciprocal Exchanges of New Jersey)	
30	Health Care Insurance Exchange	Princeton
31	Medical Inter-Insurance Exchange of New Jersey	Lawrenceville
	(Mutual Companies of New Jersey)	
32	Bakers' Insurance Company of New Jersey	Morristown
33	Cumberland Mutual Fire Insurance Co.	Bridgeton
34	Farmers' Mutual Fire Assurance Association of New Jersey	Flemington
35	Farmers' Mutual Fire Insurance Company of Salem County	Salem
36	Farmers' Reliance Insurance Company of New Jersey	Lawrenceville
37	Franklin Mutual Insurance Co.	Sommerville
38	Mercer Mutual Insurance Co.	Pennington
39	New Jersey Association	Trenton
40	Salem County Mutual Fire Insurance Co.	Salem
41	Sussex Mutual Insurance Co.	Newton
	Foreign Companies **(Companies of Other States)**	
42	Abington Mutual Fire Insurance Co.	Abington, Mass.
43	Admiral Insurance Co.	Wilmington, Del.
44	Aetna Casualty and Surety Co.	Hartford, Conn.
45	Aetna Casualty and Surety Company of America	Hartford, Conn.
46	Aetna Casualty and Surety Company of Illinois	Chicago, Ill.
47	Aetna Fire Underwriters Insurance Co.	Hartford, Conn.
48	Aetna Insurance Co.	Hartford, Conn.
49	Aetna Reinsurance Co.	Wilmington, Del.
50	Affiliated FM Insurance Co.	Johnston, R.I.
51	Agricultural Insurance Co.	Sioux Falls, S. Dak.

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
February 20, 1846	April 1, 1846	Myron DuBain	Francis W. Benedict	1
December 31, 1980	December 31, 1980	John Roger Cox	Harry E. Hoyt	2
March 1841	April 1841	Charles Niles, Jr.	Barbara McCreary	3
April 7, 1970	January 1, 1971	Henry P. Lenz	Michel Jeifa	4
April 2, 1909	February 25, 1910	John B. Ricker, Jr.	William F. Gleason, Jr.	5
February 27, 1912	May 25, 1913	Alvin Perlin	Nathan Kutnick	6
August 27, 1979	October 5, 1979	Bruce W. Herrick	Robert D. Chamberlain	7
February 1901	March 1901	Henry U. Harder	Henry G. Gulick	8
December 3, 1855	December 3, 1855	John B. Ricker, Jr.	William F. Gleason, Jr.	9
December 15, 1978	December 17, 1979	Richard N. Dumont	Patrick J. Lynch	10
February 1, 1979	August 1, 1979	Richard H. Harris	Charles G. Ort	11
December 1929	December 1929	DeRoy C. Thomas	Michael S. Wilder	12
December 11, 1972	December 4, 1973	Patrick J. Walsh	Richard L. Quackenbush	13
February 27, 1958	May 26, 1958	Lawrence E. Stern	Irwin S. Markowitz	14
December 27, 1904	January 5, 1905	Philip Konvitz	Francis L. Mitterhoff	15
October 16, 1961	January 1, 1962	William G. Hensler	Gerald J. West	16
October 1928	February 1, 1929	David Green	Doris Greely	17
November 4, 1811	May 14, 1810	William C. Simpson	Arthur D. Perschetz	18
June 7, 1913	July 3, 1913	Vincent E. Hoyer	Vincent J. Burns	19
December 2, 1977	January 1, 1978	Vincent E. Hoyer	Vincent J. Burns	20
June 12, 1972	October 1, 1972	Robert J. Vairo	Antoinette C. Bentley	21
January 2, 1975	March 28, 1975	Jack T. Kvernland	David H. Fredericks	22
May 5, 1977	June 3, 1977	Harry B. Bleiwise	Charles Bleiwise	23
December 21, 1981	December 30, 1981	Robert P. Lipkin	Barry J. Goldstein	24
December 22, 1925	April 26, 1926	Russell R. Moffett	James M. Cooper, Jr.	25
April 24, 1973	November 1, 1973	Russell R. Moffett	James M. Cooper, Jr.	26
January 30, 1946	February 3, 1946	Francis E. Gleeson	Bette J. Kern	27
October 23, 1981	February 1, 1982	Robert Nicosia	Margaret Nicosia	28
March 15, 1921	April 13, 1921	Gerhard G. Krueger	Duane R. DuBois	29
....	January 16, 1976	Jack W. Owen	Barry D. Brown	30
....	January 24, 1977	Elmer L. Grimes	Michael E. Beams	31
July 19, 1912	October 8, 1912	Edward F. Konikowski	Barry R. Mandelbaum	32
February 1844	May 1, 1844	Clarence B. McCormick	Ephraim M. Carll	33
.... 1856	 1856	Henry S. Zdancewic	Albert G. Moore	34
March 1851	May 1851	Joseph S. Ayares	Lawrence E. Fitzsimmons	35
June 7, 1904	December 4, 1879	Bruce W. Herrick	Robert D. Chamberlain	36
May 1879	June 2, 1879	Richard H. Harris	Charles G. Ort	37
March 5, 1844	March 5, 1844	Eric W. Turner, Jr.	Hazel S. Lamson	38
.... 1832	 1823	Walter S. Ellis, Jr.	S. Morris Waln	39
.... 1849	 1849	John H. Hassler	Benjamin H. Smith, Jr.	40
February 1840	February 1840	Franklin D. Cooper	Gregory C. Conway	41
May 30, 1856	June 15, 1857	Robert I. Dexter	Fred W. Green	42
November 26, 1952	November 26, 1952	F.H. Brown	Lurelle M. Oberg	43
May 1883	May 1907	William O. Bailey	Stephen B. Middlebrook	44
July 18, 1974	July 24, 1974	William O. Bailey	Stephen B. Middlebrook	45
August 12, 1971	October 18, 1971	William O. Bailey	Alfred R. Fosse	46
January 24, 1941	February 26, 1962	H.A. Drake	Gary A. Swords	47
June 5, 1819	August 17, 1819	H.A. Drake	Gary A. Swords	48
October 11, 1977	November 15, 1977	H.A. Drake	Gary A. Swords	49
May 6, 1949	June 1, 1950	George R. West	David L. Johnson	50
March 23, 1905	March 23, 1905	Ronald F. Walker	Sandra W. Heimann	51

TABLE 1—LIST OF COMPANIES WITH DATES BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Foreign Companies **(Companies of other States)**	
52	Agway Insurance Co.	DeWitt, N.Y.
53	AIU Insurance Co.	New York, N.Y.
54	Albany Insurance Co.	New York, N.Y.
55	All America Insurance Co.	Van Wert, Ohio
56	Allegheny Mutual Casualty Co.	Meadville, Pa.
57	Allendale Mutual Insurance Co.	Johnston, R.I.
58	Allianz Insurance Co.	Los Angeles, Cal.
59	Allstate Indemnity Co.	Northbrook, Ill.
60	Allstate Insurance Co.	Northbrook, Ill.
61	American and Foreign Insurance Co.	Wilmington, Del.
62	American Agricultural Insurance Co.	Indianapolis, Ind.
63	American Alliance Insurance Co.	Phoenix, Ariz.
64	American Automobile Insurance Co.	Creve Coeur, Mo.
65	American Auto Insurance Company of Illinois	Chicago, Ill.
66	American Bankers Insurance Company of Florida	Miami, Fla.
67	American Casualty Company of Reading, Pa.	Reading, Pa.
68	American Centennial Insurance Co.	Wilmington, Del.
69	American Consumer Insurance Co.	Woodbury, N.Y.
70	American Credit Indemnity Company of New York	New York, N.Y.
71	American Druggists' Insurance Co.	Cincinnati, Ohio
72	American Employers' Insurance Co.	Boston, Mass.
73	American Fidelity Fire Insurance Co.	Woodbury, N.Y.
74	American Fire & Casualty Co.	Orlando, Fla.
75	American Guarantee and Liability Insurance Co.	New York, N.Y.
76	American Home Assurance Co.	New York, N.Y.
77	American Hardware Mutual Insurance Co.	Minneapolis, Minn.
78	American Independent Reinsurance Co.	New York, N.Y.
79	American Integrity Insurance Co.	Philadelphia, Pa.
80	American Live Stock Insurance Co.	Geneva, Ill.
81	American Motorists Insurance Co.	Long Grove, Ill.
82	American Manufacturers Mutual Insurance Co.	Long Grove, Ill.
83	American Municipal Bond Assurance Corp.	New York, N.Y.
84	American Mutual Insurance Company of Boston	Wakefield, Mass.
85	American Mutual Liability Insurance Co.	Wakefield, Mass.
86	American Mutual Reinsurance Co.	Chicago, Ill.
87	American National Fire Insurance Co.	Lake Success, N.Y.
88	American Overseas Reinsurance Co.	Philadelphia, Pa.
89	American Policyholders' Insurance Co.	Wakefield, Mass.
90	American Protection Insurance Co.	Long Grove, Ill.
91	American Re-Insurance Co.	Dover, Del.
92	American Road Insurance Co.	Dearborn, Mich.
93	American Security Insurance Co.	Atlanta, Ga.
94	American Star Insurance Co.	New York, N.Y.
95	American States Insurance Co.	Indianapolis, Ind.
96	American Union Insurance Company of New York	New York, N.Y.
97	American Universal Insurance Co.	Providence, R.I.
98	Amica Mutual Insurance Co.	Providence, R.I.
99	Argonout Insurance Co.	Menlo Park, Cal.
100	Argonaut-Northwest Insurance Co.	Boise, Idaho
101	Argonaut-Southwest Insurance Co.	Metairie, La.
102	Arkwright-Boston Insurance Co.	Waltham, Mass.
103	Arkwright-Boston Manufacturers Mutual Insurance Co.	Waltham, Mass.
104	Associated Indemnity Corp.	San Francisco, Cal.
105	Assurance Company of America	New York, N.Y.
106	Atlantic International Insurance Co.	New York, N.Y.

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
June 11, 1954	January 1, 1955	Arnon Grief	Mary G. Slade	52
April 1, 1851	April 28, 1851	Elmer N. Dickinson	Marion E. Fajen	53
.... 1811	 1811	Victor Yerrill	Hugh W. Dinan	54
April 12, 1961	August 1, 1961	F.W. Purmort, Jr.	J.F. Riffle	55
April 15, 1936	April 21, 1936	J. Floyd Smith	Marie A. Perricone	56
.... 1835	 1835	George R. West	David L. Johnson	57
September 16, 1977	December 31, 1977	Frank E. Raab	W.J. Sheppard	58
July 7, 1960	December 12, 1960	Richard J. Haayen	Donald L. Schaffer	59
February 9, 1931	April 17, 1931	Richard J. Haayen	Donald L. Schaffer	60
December 1896	February 1897	William C. Simpson	Arthur D. Perschetz	61
May 16, 1948	May 26, 1948	Robert Delano	John Datt	62
September 11, 1945	April 1, 1946	Ronald F. Walker	Sandra W. Heimann	63
December 14, 1911	January 1, 1912	Myron DuBain	F.W. Benedict	64
January 30, 1973	February 5, 1973	Myron DuBain	F.W. Benedict	65
October 29, 1974	December 30, 1948	Robert K. Landon	G.R. VanWick	66
July 31, 1902	January 1, 1903	Edward J. Noha	Thomas R. Igleski	67
March 25, 1970	December 3, 1970	A.G. Morhart, Jr.	Mary R. Bermingham	68
September 21, 1946	April 1, 1950	Luther H. Williams	Richard R. Sumner	69
April 28, 1893	May 1, 1893	H.A. Legge, Jr.	Charles L. Marks	70
.... 1906	January 15, 1907	Gordon M. Barker	Donald B. Ahlers	71
February 12, 1923	March 2, 1923	Howard H. Ward	Raymond M. DeFossez	72
December 14, 1923	December 17, 1923	Luther H. Williams	Richard R. Sumner	73
.... 1906	January 3, 1933	Joseph L. Marcum	William L. Woodall	74
July 17, 1939	September 6, 1939	R.M. Jamieson	Bernard J. Benrus	75
February 9, 1899	February 9, 1899	Michael I.D. Morrison	Marion E. Fajen	76
May 25, 1899	January 4, 1900	Ralph J. McMorrow	G.H. Gmitro	77
.... 1932	 1932	John R. Zech	Edward A. Collins	78
April 1, 1966	May 11, 1966	Paul Gansky	Anthony M. Salvatore	79
November 26, 1952	January 10, 1953	Duncan Alexander	Thomas J. Boodell, Jr.	80
January 29, 1926	February 1, 1926	Rudolph F. Landolt	S.L. Johanson	81
March 29, 1837	August 13, 1837	Rudolph F. Landolt	S.L. Johanson	82
September 29, 1970	February 19, 1971	Harold R. Fraser	John W. Galanis	83
November 9, 1920	November 9, 1920	Ronald J. Brewer	Richard H. Schannen	84
March 1887	October 1887	Ronald J. Brewer	Richard H. Schannen	85
June 20, 1941	October 24, 1941	Roy J. Hammond	Ambrose B. Kelly	86
August 22, 1947	November 1, 1947	Ronald F. Walker	Karen H. Harrell	87
February 25, 1964	October 1, 1964	A.E. Gschwind	Barry W. Furst	88
March 15, 1929	April 5, 1929	Ronald J. Brewer	Richard H. Schannen	89
June 12, 1962	July 23, 1962	Robert F. Ballus	S.L. Johanson	90
March 15, 1917	April 2, 1917	James D. Koehnen	T. Darrington Semple, Jr.	91
December 28, 1959	December 31, 1959	Kenneth Whipple	Hurley D. Smith	92
August 12, 1938	September 1, 1938	James R. Ross	W. A. Taffar	93
December 24, 1897	March 24, 1898	R. G. Campbell	G. E. Dorsey	94
July 15, 1929	July 15, 1929	E. J. Goss	Paul M. Bardes	95
April 26, 1923	May 22, 1923	Edwin J. Goss	Paul M. Bardes	96
.... 1916	 1917	Maurice H. Saval	Meyer H. Saval	97
March 1, 1907	April 1, 1907	DeForest W. Abel, Jr.	Joel N. Tobey	98
May 21, 1957	May 21, 1957	Lawrence C. Baker, Jr.	Jiro Ikeda	99
June 14, 1963	March 11, 1964	Lawrence C. Baker, Jr.	Jiro Ikeda	100
November 6, 1961	November 6, 1961	Lawrence C. Baker, Jr.	Jiro Ikeda	101
October 7, 1974	January 1, 1975	F. J. Bumpus	R. J. M. O'Hare, Jr.	102
April 15, 1850	September 14, 1850	Frederick J. Bumpus	R. J. M. O'Hare, Jr.	103
December 21, 1922	February 9, 1923	Myron DuBain	F. W. Benedict	104
June 20, 1945	October 1945	Herbert J. Bremermann	Harold T. Boone	105
January 1, 1929	January 22, 1929	Bernard M. Schlenke	William J. Wall	106

TABLE 1—LIST OF COMPANIES WITH DATES
BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Foreign Companies (Companies of other States)—Cont.	
107	Atlantic Insurance Co.	Dallas, Texas
108	Atlantic Mutual Insurance Co.	New York, N.Y.
109	Atlas Assurance Company of America	New York, N.Y.
110	Automobile Club Insurance Co.	Columbus, Ohio
111	Automobile Insurance Company of Hartford, Conn.	Hartford, Conn.
112	Automotive Insurance Co.	San Francisco, Cal.
113	Avemco Insurance Co.	Bethesda, Md.
114	Balboa Insurance Co.	Newport Beach, Cal.
115	Bankers and Shippers Insurance Company of New York	New York, N.Y.
116	Bankers Multiple Line Insurance Co.	Des Moines, Iowa
117	Bankers Standard Insurance Co.	Hialeah, Fla.
118	Bay State Insurance Co.	Andover, Mass.
119	Berkshire Mutual Insurance Co.	Pittsfield, Mass.
120	Birmingham Fire Insurance Company of Pennsylvania	Pittsburgh, Pa.
121	Bituminous Casualty Corp.	Rock Island, Ill.
122	Bituminous Fire and Marine Insurance Co.	Rock Island, Ill.
123	Blue Ridge Insurance Co.	Columbia, Md.
124	Boston Old Colony Insurance Co.	Waltham, Mass.
125	Bucks County Contributionship Insurance Co.	Morrisville, Pa.
126	Buffalo Reinsurance Co.	Concord, N.H.
127	*Calvert Insurance Co.	Philadelphia, Pa.
128	Cambridge Mutual Fire Insurance Co.	Andover, Mass.
129	Canal Insurance Co.	Greenville, S.C.
130	Carriers Insurance Co.	Des Moines, Iowa
131	Cavalier Insurance Corp.	Baltimore, Md.
132	Centaur Insurance Co.	Chicago, Ill.
133	Centennial Insurance Co.	New York, N.Y.
134	Central Mutual Insurance Co.	Van Wert, Ohio
135	Central National Insurance Company of Omaha	Omaha, Neb.
136	Century Indemnity Co.	Hartford, Conn.
137	Charter Oak Fire Insurance Co.	Hartford, Conn.
138	Chester County Mutual Insurance Co.	Coatesville, Pa.
139	Chicago Insurance Co.	Chicago, Ill.
140	Christiania General Insurance Corporation of New York	Tarrytown, N.Y.
141	Chrysler Insurance Co.	Troy, Mich.
142	Chubb Custom Insurance Co.	Dover, Del.
143	Church Insurance Co.	New York, N.Y.
144	CIM Insurance Corp.	New York, N.Y.
145	Cologne Reinsurance Company of America	Stamford, Conn.
146	Colonial Assurance Co.	Melrose Park, Pa.
147	Colonial Penn Franklin Insurance Co.	Philadelphia, Pa.
148	Colonial Penn Insurance Co.	Boston, Mass.
149	Colonial Surety Co.	Pittsburgh, Pa.
150	Commerce and Industry Insurance Co.	New York, N.Y.
151	Commercial Travelers Mutual Insurance Co.	Utica, N.Y.
152	Commercial Union Insurance Co.	Boston, Mass.
153	Connecticut Indemnity Co.	Hartford, Conn.
154	Consolidated American Insurance Co.	Columbia, S.C.
155	Constitution Reinsurance Corp.	New York, N.Y.
156	Continental Casualty Co.	Chicago, Ill.
157	Continental Insurance Co.	Concord, N.H.
158	Continental Reinsurance Corp.	San Francisco, Cal.
159	Country-Wide Insurance Co.	New York, N.Y.
160	Cumis Insurance Society, Inc.	Madison, Wis.
161	Dominion Insurance Company of America	New York, N.Y.

*(127) formerly Calvert Fire Insurance Co.

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
May 21, 1929	July 5, 1929	Dan Wesley Bannister	Ray C. Fetherson	107
April 11, 1842	July 1, 1842	John J. Mackowski	Joseph P. Decaminada	108
October 10, 1977	January 1, 1978	Victor Yerrill	Hugh W. Dinan	109
September 18, 1946	March 19, 1947	E. F. Landthorn	L. P. Kable	110
August 9, 1968	August 9, 1968	William O. Bailey	Stephen B. Middlebrook	111
October 2, 1952	February 25, 1953	J. A. Bianchini	L. A. Campi	112
March 14, 1960	September 30, 1960	David E. Jensen	John H. Ballard	113
February 6, 1948	April 15, 1948	Jack M. Trapp	P. J. Cullen	114
December 23, 1918	January 9, 1919	Billy K. Vickrey	Charles D. Edleman	115
July 18, 1883	July 18, 1883	W. J. Carroll	Floyd A. Caldini	116
May 15, 1962	December 30, 1970	Paul J. Kardos	Harry E. Hoyt	117
May 31, 1955	July 1, 1955	William E. Nichols	Robert J. Scribner	118
March 1835	August 1835	Aaron Goodale, Jr.	William B. Palmer	119
May 17, 1871	August 1, 1871	Elmer N. Dickinson, Jr.	Marion E. Fajen	120
July 23, 1928	August 1, 1928	Henry P. Lardner	Leonard H. Swanson	121
October 1, 1942	October 15, 1942	Henry P. Lardner	Leonard H. Swanson	122
June 6, 1928	 1845	John F. Knight	T. G. Bradley	123
June 2, 1906	June 7, 1906	John B. Ricker, Jr.	William F. Gleason, Jr.	124
.... 1811	 1809	Franklin C. Wood	Anthony Burton	125
June 16, 1977	December 31, 1977	Edward J. Jamison, Jr.	Harry D. Boyd	126
March 26, 1925	April 1, 1925	Richard A. McCarthy	William J. Zeiter	127
March 14, 1833	 1834	William E. Nichols	Robert J. Scribner	128
February 27, 1939	 1939	T. J. Mims	Wm. R. Timmons, Jr.	129
April 9, 1962	October 1, 1962	John Ruan	David P. Cavanaugh	130
July 21, 1941	November 10, 1941	James E. Baker	Wilmer B. Dodson	131
November 28, 1973	January 10, 1974	Owen B. Davies	Joseph P. Wolonsky	132
September 5, 1941	October 31, 1941	John J. Mackowski	Joseph P. Decaminada	133
April 17, 1876	October 2, 1876	F. W. Purmort, Jr.	J. F. Riffle	134
August 6, 1946	September 1, 1946	Frank J. Barrett	Paul D. Bonn	135
July 2, 1963	July 3, 1968	Herrick A. Drake	Gary A. Swords	136
April 29, 1931	October 14, 1935	Edward H. Budd	John R. Kenney	137
April 21, 1840	May 1840	Ronald G. Hughes	Joseph J. Celsi	138
July 2, 1956	May 6, 1957	Donald E. Jeffers	Eldred M. Koenig	139
October 25, 1940	January 1, 1941	Robert F. Keller	Wanda P. Williams	140
December 30, 1964	December 31, 1964	Edwin O. Grote	Robert A. Link	141
October 3, 1980	December 26, 1980	Thomas V.A. Kelsey	Henry G. Gulick	142
April 13, 1929	May 1929	Robert A. Robinson	Wayne D. Cogswell	143
September 9, 1965	December 28, 1965	John J. MacDonald	Kathleen M. Stapleton	144
April 23, 1975	November 29, 1976	George W. Davis	James J. Davis	145
June 1, 1927	July 1, 1927	William J. Spaide	Catherine R. Fetterman	146
February 6, 1866	April 25, 1866	Herbert J. Grubb	James P. Morrison	147
May 11, 1954	September 27, 1954	Herbert J. Grubb	James P. Morrison	148
March 19, 1930	March 19, 1930	Clarance Y. Palitz, Jr.	Jacob M. Mehl	149
December 11, 1957	December 27, 1957	William L. Munson	Marion E. Fajen	150
March 1883	March 1883	Arvin P. Trevvett	Claudia Y. Williams	151
February 17, 1971	 1971	Howard H. Ward	Raymond M. DeFossez	152
May 16, 1917	July 1, 1931	Edward J. Hobbs	William R. Heckles	153
.... 1908	 1953	William McDavis	William W. Shealy	154
July 30, 1940	September 5, 1940	Bard E. Bunaes	James J. Powers	155
November 1897	December 1897	Edward J. Noha	Thomas R. Igleski	156
June 16, 1977	December 1977	John B. Ricker, Jr.	William F. Gleason, Jr.	157
February 17, 1942	April 15, 1942	Joseph L. Fox	William F. Gleason,	158
December 23, 1963	April 15, 1964	Philip D. Held	Raymond Cheven	159
May 25, 1960	June 15, 1960	Robert L. Curry	Gerald J. Ring	160
March 10, 1972	October 18, 1972	Henry A. Boczek	Rocco J. Buscieti	161

TABLE 1—LIST OF COMPANIES WITH DATES
BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Foreign Companies **(Companies of other States)—Cont.**	
162	Eagle Star Insurance Company of America	New York, N.Y.
163	Electric Insurance Co.	Lynn, Mass.
164	Electric Mutual Liability Insurance Co.	Lynn, Mass.
165	Emmco Insurance Co.	South Bend, Ind.
166	Employers' Fire Insurance Co.	Boston, Mass.
167	Employers Insurance of Wausau a Mutual Co.	Wausau, Wis.
168	Employers Mutual Casualty Co.	Des Moines, Iowa
169	Employers National Insurance Co.	Wilmington, Del.
170	Employers Reinsurance Corp.	Kansas City, Mo.
171	Enterprise Insurance Co.	Los Angeles, Cal.
172	Equitable General Insurance Co.	Des Moines, Iowa
173	Eveready Insurance Co.	Brooklyn, N.Y.
174	Excel Insurance Co.	South Bend, Ind.
175	Excelsior Insurance Co.	Syracuse, N.Y.
176	Excess Mutual Reinsurance Co.	Wilmington, Del.
177	Exchange Mutual Insurance Co.	Buffalo, N.Y.
178	Farm Family Mutual Insurance Co.	Glenmont, N.Y.
179	Farmers Alliance Mutual Insurance Co.	McPherson, Kan.
180	Farmers Mutual Hail Insurance Company of Iowa	Des Moines, Iowa
181	Farmers Mutual Insurance Company of Nebraska	Lincoln, Neb.
182	Federal Kemper Insurance Co.	Decatur, Ill.
183	Federated Mutual Insurance Co.	Owatonna, Minn.
184	Fidelity and Casualty Company of New York	Concord, N.H.
185	Fidelity and Deposit Company of Maryland	Baltimore, Md.
186	Fidelity and Guaranty Insurance Underwriters, Inc.	Columbus, Ohio
187	Fire and Casualty Insurance Company of Connecticut	Hartford, Conn.
188	Fireman's Fund Insurance Co.	San Francisco, Cal.
189	First General Insurance Co.	Atlanta, Ga.
190	First International Reinsurance Co.	Dover, Del.
191	First National Insurance Company of America	Seattle, Wash.
192	Fitchburg Mutual Fire Insurance Co.	Fitchburg, Mass.
193	Florists' Mutual Insurance Co.	Edwardsville, Ill.
194	Foremost Insurance Co.	Grand Rapids, Mich.
195	Forum Insurance Co.	Providence, R.I.
196	*General Accident Insurance Company of America	Philadelphia, Pa.
197	General Insurance Company of America	Seattle, Wash.
198	General Reinsurance Corp.	Wilmington, Del.
199	General Security Assurance Corporation of New York	New York, N.Y.
200	Germantown Insurance Co.	Philadelphia, Pa.
201	Glens Falls Insurance Co.	Wilmington, Del.
202	Globe Indemnity Co.	Wilmington, Del.
203	*Government Employees Insurance Co.	Washington, D.C.
204	Grain Dealers Mutual Insurance Co.	Indianapolis, Ind.
205	Granite State Insurance Co.	Manchester, N.H.
206	Graphic Arts Mutual Insurance Co.	New Hartford, N.Y.
207	Great American Insurance Co.	Cincinnati, Ohio
208	Great Global Assurance Co.	Scottsdale, Ariz.
209	Great Northern Insurance Co.	Minneapolis, Minn.
210	Great West Casualty Co.	South Sioux City, Neb.
211	Greater New York Mutual Insurance Co.	New York, N.Y.
212	Guarantee Insurance Co.	Dover, Del.
213	Gulf Insurance Co.	Kansas City, Mo.
214	Hanover Insurance Co.	Manchester, N.H.
215	HANSECO Insurance Co.	Wilmington, Del.
216	Harco National Insurance Co.	Albany, N.Y.

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*(196) formerly Potomac Insurance Co.

*(203) Surrendered its Certificate of Authority May 13, 1976. Company operating under limited authority.

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
March 29, 1978	July 1, 1978	Frank J. Spitalny	Stanley R. Sherman	162
April 21, 1966	September 28, 1966	Francis X. Barrett	Harrison G. Ball	163
December 27, 1927	January 1, 1928	Francis X. Barrett	Harrison G. Ball	164
December 18, 1919	August 1, 1936	Spencer W. Tucker	Thomas S. Landis	165
January 21, 1921	March 15, 1921	Howard H. Ward	Raymond M. DeFossez	166
August 21, 1911	September 1, 1911	Gerald D. Viste	Roland J. Wendorff	167
March 1911	July 1913	Robb B. Kelley	Philip T. Van Ekeren	168
December 6, 1954	December 10, 1954	Dewey G. Williams	O. V. McDonald	169
January 1914	July 1914	Clyde F. DeWitt, Jr.	R. E. Griffith	170
August 21, 1978	October 22, 1979	William S. Pontius	William A. Noll	171
March 27, 1978	April 17, 1978	James E. Reagan	Brian E. Bamforth	172
August 8, 1963	May 1, 1965	Isidore Wollerstein	Marc. Wollerstein	173
June 9, 1939	July 1, 1939	Spencer W. Tucker	Thomas S. Landis	174
April 1919	July 1, 1919	Charles R. Woolfort	D. M. Martin	175
December 17, 1934	January 1, 1935	C. Wanton Balis, Jr.	Jesse W. Pearson	176
April 30, 1914	July 1, 1914	Charles J. Clauss	Kathleen A. Hubbard	177
April 21, 1955	November 16, 1956	Richard T. McGuire	Mary M. Schmitt	178
July 20, 1888	July 20, 1888	D. D. Skupa	Joseph B. Carlile	179
March 4, 1893	March 5, 1893	David A. Rutledge	Perry Rutledge	180
September 1, 1891	November 1, 1891	D. H. Pettett	Edward A. Jiracek	181
February 27, 1907	July 10, 1907	John D. Strong	S. L. Johanson	182
August 1904	August 1904	C. I. Buxton, II	James B. Hamilton	183
June 16, 1977	December 3, 1977	John B. Ricker, Jr.	William F. Gleason, Jr.	184
March 18, 1969	July 1, 1969	Joseph C. Eanes, Jr.	James I. Keenan, Jr.	185
July 6, 1951	November 1, 1951	Jack Moseley	William F. Spliedt	186
May 24, 1923	September 12, 1923	Edward J. Hobbs	William R. Heckles	187
September 9, 1864	September 23, 1864	Myron DuBain	Francis W. Benedict	188
May 24, 1949	June 1, 1949	John M. Cooney	Virginia L. Alexander	189
November 16, 1971	January 25, 1972	Robert G. Donnalley, Jr.	Robert T. Reiser	190
October 28, 1928	November 1928	James W. Cannon	William D. Hammersla	191
March 1, 1847	September 1, 1847	Raymond P. Lawson	Ronald E. Hurd	192
June 1, 1887	June 1, 1887	Olin A. Wetzel	Carolee S. Kleffman	193
June 12, 1952	June 12, 1952	Richard E. Riebel	Jack A. Siebers	194
May 17, 1963	July 1, 1963	Roland C. Baker	Gerald E. Dennis	195
June 4, 1956	July 11, 1956	Charles L. Niles, Jr.	John J. Naughton	196
February 1923	May 1923	James W. Cannon	William D. Hammersla	197
October 1970	January 1973	Frank W. Munson	Edmond F. Rondepierre	198
July 22, 1921	August 1, 1941	Andre R. J. Garmy	James T. Dunne	199
January 2, 1946	January 2, 1946	Arthur O. Rosenlund	George H. Scheffer	200
April 1874	April 1874	John B. Ricker, Jr.	William F. Gleason, Jr.	201
June 1, 1911	December 4, 1911	William C. Simpson	Joseph A. Bambury, Jr.	202
November 30, 1937	December 1, 1937	William B. Snyder	John M. O'Connor	203
December 23, 1902	December 23, 1902	W. R. Heard	W. R. Gaines	204
July 17, 1885	November 12, 1885	R. B. Sanborn	John J. Flood	205
April 1914	April 1914	Jack B. Riffle	A. F. Oakes	206
March 1872	March 7, 1872	Ronald F. Walker	William R. Bily	207
December 22, 1953	January 4, 1954	Barney DiMaio	Leonard Gubar	208
June 26, 1952	August 1, 1952	Herbert L. Hodgetts	Lee S. Sperling	209
March 1956	April 1956	William E. Murdock	Richard H. Englebrecht	210
August 19, 1927	November 1, 1927	Alexander E. Rosenthal	Frank E. Jaeger	211
January 25, 1965	April 1, 1965	Mark Landis	James R. Schurr	212
January 22, 1940	January 29, 1940	Dan W. Bannister	R. C. Fetherston	213
April 15, 1852	April 1852	William J. O'Brien	James D. Smith	214
July 26, 1971	August 2, 1971	Phyllis A. Cella	Richard H. Sullivan	215
November 17, 1954	January 1, 1955	W. S. Pearce	Joanne K. Deck	216

TABLE 1—LIST OF COMPANIES WITH DATES BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Foreign Companies (Companies of other States)—Cont.	
217	Harleysville Mutual Insurance Co.	Harleysville, Pa.
218	Hartford Accident and Indemnity Co.	Hartford, Conn.
219	Hartford Fire Insurance Co.	Hartford, Conn.
220	Hartford Steam Boiler Inspection and Insurance Co.	Hartford, Conn.
221	Hawkeye-Security Insurance Co.	Des Moines, Iowa
222	Highlands Insurance Co.	Houston, Texas
223	Home Indemnity Co.	Manchester, N.H.
224	Home Insurance Co.	Manchester, N.H.
225	Home Insurance Company of Indiana	Indianapolis, Ind.
226	Home Reinsurance Co.	Manchester, N.H.
227	Horace Mann Insurance Co.	Hialeah, Fla.
228	Ideal Mutual Insurance Co.	New York, N.Y.
229	Imperial Casualty and Indemnity Co.	Omaha, Neb.
230	INA Reinsurance Co.	Wilmington, Del.
231	INA Underwriters Insurance Co.	Los Angeles, Cal.
232	Indemnity Insurance Company of North America	New York, N.Y.
233	Industrial Indemnity Co.	San Francisco, Cal.
234	Inland National Insurance Co.	Springfield, Ill.
235	Insurance Company of Greater New York	New York, N.Y.
236	Insurance Company of North America	Philadelphia, Pa.
237	Insurance Company of the State of Pennsylvania	Philadelphia, Pa.
238	Interboro Mutual Indemnity Insurance Co.	Mineola, N.Y.
239	International Business & Mercantile Reassurance Co.	Chicago, Ill.
240	International Insurance Co.	Chicago, Ill.
241	J. C. Penney Casualty Insurance Co.	Westerville, Ohio
242	Jefferson Insurance Company of New York	New York, N.Y.
243	Jewelers Mutual Insurance Co.	Neenah, Wis.
244	John Deere Insurance Co.	Syracuse, N.Y.
245	Kansas City Fire and Marine Insurance Co.	Clayton, Mo.
246	Kemper Reinsurance Co.	Long Grove, Ill.
247	Keystone Insurance Co.	Philadelphia, Pa.
248	Liberty Mutual Fire Insurance Co.	Boston, Mass.
249	Liberty Mutual Insurance Co.	Boston, Mass.
250	Lloyd's Register Industrial Services (Insurance) Inc.	Dover, Del.
251	London Guarantee and Accident Company of New York	Wilmington, Del.
252	Lumbermen's Mutual Casualty Co.	Long Grove, Ill.
253	Lumber Mutual Insurance Co.	Framingham, Mass.
254	Marine Indemnity Insurance Company of America	New York, N.Y.
255	Maryland Casualty Co.	Baltimore, Md.
256	Massachusetts Bay Insurance Co.	Worcester, Mass.
257	Massachusetts Casualty Insurance Co.	Boston, Mass.
258	Massachusetts Plate Glass Insurance Co.	Boston, Mass.
259	Mead Reinsurance Corp.	Freeport, Ill.
260	Medical Indemnity of America, Inc.	Worthington, Ohio
261	Medical Protective Co.	Fort Wayne, Ind.
262	Mercantile and General Reinsurance Company of America	New York, N.Y.
263	Merchants & Business Men's Mutual Insurance Co.	Harrisburg, Pa.
264	Merchants Insurance Company of New Hampshire, Inc.	Concord, N.H.
265	Merchants Mutual Insurance Co.	Buffalo, N.Y.
266	Merrimack Mutual Fire Insurance Co.	Andover, Mass.
267	Metropolitan Property and Liability Insurance Co.	Newark, Del.
268	MGIC Indemnity Corp.	Milwaukee, Wis.
269	MIC General Insurance Corp.	Indianapolis, Ind.
270	Michigan Millers Mutual Insurance Co.	Lansing, Mich.
271	Michigan Mutual Insurance Co.	Detroit, Mich.

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
October 9, 1917	October 9, 1917	Bradford W. Mitchell	Joseph P. Craugh, Jr.	217
August 12, 1913	August 12, 1913	DeRoy C. Thomas	Michael S. Wilder	218
May 1810	August 1810	DeRoy C. Thomas	Michael S. Wilder	219
June 1866	October 1866	Wilson Wilde	Kenneth J. Kelly	220
September 22, 1919	October 27, 1919	Francis E. Gleeson	Bette J. Kern	221
December 9, 1957	January 1, 1958	J. A. Terry	D. E. Walker	222
March 22, 1972	January 3, 1973	Henry P. Lenz	Michel Jeifa	223
March 15, 1973	July 1, 1973	Peter C. R. Huang	Michel Jeifa	224
February 7, 1973	May 21, 1973	Henry P. Lenz	Michel Jeifa	225
December 14, 1979	....	Robert J. Seery	Joseph C. Kaminski	226
September 23, 1963	December 23, 1963	Paul J. Kardos	Fredric Mendelsohn	227
November 17, 1944	December 28, 1944	E. P. Lalley	Thomas A. Ruden	228
December 7, 1954	January 1, 1955	James W. Bryce	David L. Murray	229
February 26, 1971	June 7, 1971	Theron J. Strenk	Harry E. Hoyt	230
November 1945	January 1, 1946	Thomas F. Gaffney	Harry E. Hoyt	231
January 7, 1851	January 31, 1957	Thomas F. Gaffney	Harry E. Hoyt	232
November 12, 1920	May 3, 1939	Robert J. Derr	Lawrence E. Mulryan	233
December 28, 1959	March 9, 1960	Robert B. Sanborn	John S. Isley	234
September 14, 1967	November 17, 1967	Alexander E. Rosenthal	Frank E. Jaeger	235
April 14, 1794	 1792	Donald G. Heth	Harry E. Hoyt	236
April 18, 1794	December 19, 1913	Elmer N. Dickinson, Jr.	Marion E. Fajen	237
March 7, 1914	July 1, 1914	Edwin A. Cook	M. R. Gelb	238
September 7, 1960	January 4, 1961	Aldo C. Zucaro	Robert N. Tyler	239
June 13, 1972	October 1, 1972	Robert J. Vairo	Antoinette C. Bentley	240
November 15, 1957	April 15, 1958	Joseph J. DeMelio	Jerome B. Haddox	241
March 15, 1950	June 8, 1950	Paul F. Winters	Harry R. Hinkleman	242
March 12, 1913	June 1, 1914	Earl G. DeLong	Gene R. Splinter	243
August 1, 1929	August 30, 1929	Eugene Schotanus	Raymond R Kisch	244
July 1, 1929	August 1, 1929	John B. Ricker, Jr.	William F. Gleason, Jr.	245
March 7, 1969	April 1, 1969	Davis B. Mathis	Sven L. Johanson	246
May 16, 1928	June 1, 1928	Augustine Preno	Birchard T. Clothier	247
October 31, 1908	November 5, 1908	Gary L. Countryman	Bruce E. Boorman	248
January 1, 1912	July 1, 1912	Gary L. Countryman	Bruce E. Boorman	249
August 10, 1973	August 1973	R. A. Huskisson	W. T. Leadbetter	250
October 31, 1969	January 1, 1970	William C. Harris	William F. Gleason, Jr.	251
November 18, 1912	November 25, 1912	Rudolph F. Landolt	S. L. Johanson	252
February 13, 1895	March 28, 1895	Jack E. Holmes	Ronald L. Goodrich	253
December 27, 1973	January 1, 1974	K. G. T. Drysdale	Virginia E. McMullen	254
February 9, 1898	March 1, 1898	H. J. Bremermann, Jr.	Harold T. Boone	255
June 29, 1956	April 17, 1957	William J. O'Brien	James D. Smith	256
October 6, 1926	October 1, 1927	Milan A. Heath, Jr.	Ralph B. Coleman	257
August 15, 1919	August 1919	Lawrence T. Mitchel	Ralph H. Ross	258
February 12, 1941	May 1, 1941	George D. Kahlert	George J. Maly, Jr.	259
December 5, 1950	November 30, 1952	Joseph R. Wiedeman	William E. Ryan	260
December 2, 1909	January 1, 1910	William J. Davey	David R. Lowe	261
March 13, 1922	May 1, 1922	Richard F. Gilmore	Jeremy R. Wallis	262
.... 1921	 1921	Wm. W. Dodson, Jr.	G. M. Katsonis	263
.... 1886	 1886	James F. Marino	Lawrence V. Whistler, Jr.	264
April 10, 1917	March 5, 1918	James F. Marino	Lawrence V. Whistler, Jr.	265
February 11, 1828	April 8, 1828	William E. Nichols	Robert J. Scribner	266
August 31, 1972	December 8, 1972	Samuel F. Fortunato	Edward W. Pell	267
November 10, 1980	January 1, 1981	Edward D. Norris	John W. Galanis	268
August 14, 1980	January 1, 1981	John J. MacDonald	Kathleen M. Stapleton	269
November 1881	November 1881	Charles B. McGill	Gordon F. Hillman	270
September 12, 1912	September 12, 1912	Eddie L. Cox	Roy A. Styles	271

TABLE 1—LIST OF COMPANIES WITH DATES
BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Foreign Companies (Companies of other States)—Cont.	
272	MIC Property and Casualty Insurance Corp.	Detroit, Mich.
273	Mid-Century Insurance Co.	Los Angeles, Cal.
274	Midland Insurance Co.	New York, N.Y.
275	Midwest Mutual Insurance Co.	West DesMoines, Iowa
276	Millers Mutual Fire Insurance Company of Texas	Fort Worth, Texas
277	Millers' Mutual Insurance Association of Illinois	Alton, Ill.
278	Millers Mutual Insurance Co.	Harrisburg, Pa.
279	Millers National Insurance Co.	Chicago, Ill.
280	Minnehoma Insurance Company of Arizona	Phoenix, Ariz.
281	Mission Insurance Co.	Los Angeles, Cal.
282	Mission National Insurance Co.	Los Angeles, Cal.
283	Monarch Insurance Company of Ohio	Columbus, Ohio
284	MONY Reinsurance Corp.	Dover, Del.
285	Motor Vehicle Casualty Co.	Elmhurst, Ill.
286	Motorists Mutual Insurance Co.	Columbus, Ohio
287	Motors Insurance Corp.	New York, N.Y.
288	Munich American Reinsurance Co.	New York, N.Y.
289	National American Insurance Company of New York	New York, N.Y.
290	National Bonding and Accident Insurance Co.	New York, N.Y.
291	National Casualty Co.	Southfield, Mich.
292	National Chiropractic Mutual Insurance Co.	DesMoines, Iowa
293	National Fire Insurance Company of Hartford	Farmington, Conn.
294	National General Insurance Co.	St. Louis, Mo.
295	*National Grange Mutual Insurance Co.	Keene, N.H.
296	National Property Owners Insurance Co.	Nashville, Tenn.
297	National Reinsurance Corp.	Wilmington, Del.
298	National Surety Corp.	Chicago, Ill.
299	National Union Fire Insurance Company of Pittsburgh, Pa.	Pittsburgh, Pa.
300	Nationwide General Insurance Co.	Columbus, Ohio
301	Nationwide Mutual Fire Insurance Co.	Columbus, Ohio
302	Nationwide Mutual Insurance Co.	Columbus, Ohio
303	Netherlands Insurance Co.	Keene, N.H.
304	New England Reinsurance Corp.	Boston, Mass.
305	New Hampshire Insurance Co.	Manchester, N.H.
306	New York Underwriters Insurance Co.	New York, N.Y.
307	NGM Fire and Casualty Insurance Co.	Keene, N.H.
308	Niagara Fire Insurance Co.	Wilmington, Del.
309	Norfolk and Dedham Mutual Fire Insurance Co.	Dedham, Mass.
310	North American Company for Property & Casualty Insurance	New York, N.Y.
311	North American Reinsurance Corp.	New York, N.Y.
312	Northbrook Property and Casualty Insurance Co.	Northbrook, Ill.
313	Northeastern Insurance Company of Hartford	Hartford, Conn.
314	Northern Assurance Company of America	Rutland, Vt.
315	Northern Insurance Company of New York	New York, N.Y.
316	North Star Reinsurance Corp.	Wilmington, Del.
317	Northwestern National Insurance Company of Milwaukee, Wis.	Milwaukee, Wis.
318	NWNL Reinsurance Co.	Minneapolis, Minn.
319	Occidental Fire and Casualty Company of North Carolina	Raleigh, N.C.
320	Ohio Casualty Insurance Co.	Hamilton, Ohio
321	Ohio Farmers Insurance Co.	Westfield Center, Ohio
322	Ohio Security Insurance Co.	Hamilton, Ohio
323	Old General Insurance Co.	Frazer, Pa.
324	Old Republic Insurance Co.	Greensburg, Pa.
325	Omaha Indemnity Co.	Milwaukee, Wis.
326	Pacific Employers Insurance Co.	Los Angeles, Cal.

*(295) Cancelled their Certificate of Authority to do business in New Jersey on December 13, 1979, company operating under limited authority.

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated			Commenced Business			President	Secretary	
April	30,	1980	September	1,	1980	John J. MacDonald	Kathleen M. Stapleton	272
December	3,	1949	February	17,	1953	Alfanso V. Schnabl	Maryann Seltzer	273
October	29,	1959	December	31,	1959	James P. Craig	Fred A. Koernig	274
July	10,	1948	September	1,	1948	Richard Kukowski	Robert D. Meyer	275
March	1,	1898	July	1,	1898	Oran F. Needham	Frank G. Dunham, Jr.	276
September	20,	1877	September	20,	1877	Walter J. Schlueter	Sandra J. Leeson	277
....		1890	....		1890	M. G. Holland, Jr.	E. L. Geary, Jr.	278
February	16,	1865	September	1,	1869	William J. Reid	Melford O. Bartz	279
July	26,	1977	August	1,	1977	K. George Paganis	M. O. Lumley	280
June	1,	1948	July	22,	1952	Stanley Braun	W. A. Noll	281
October	28,	1974	December	6,	1976	Louis F. Marioni	William A. Noll	282
September	10,	1864	September	26,	1864	Kenneth W.I. Fletcher	William H. Bowne	283
July	24,	1974	May	1,	1975	Jared J. Cumminns	Francis P. Prior	284
December	3,	1930	December	12,	1930	William F. Smith	James F. Travers	285
November	8,	1928	November	27,	1928	Lloyd G. Wright	John R. Keltner	286
October	3,	1939	November	1,	1939	John J. MacDonald	Kathleen M. Stapleton	287
September	10,	1975	December	29,	1975	James Inzerillo	Wm. J. Albinger, Jr.	288
August	24,	1938	August	24,	1938	Dale A. Dodge	David A. Hopkins	289
March	23,	1967	May	1,	1968	Fredrick C. Schumacher	Philip L. Chamberlain	290
December	19,	1904	December	31,	1904	Sherrod E. Turner	Ann Marie Nickoloff	291
January		1946	January		1946	Wm. H. Bromley	Pearle L. Bowlsby	292
June	4,	1869	December	1,	1871	Edward J. Noha	Thomas R. Igleski	293
November	2,	1966	September	13,	1967	Ted Hume	Raymond C. Goebel	294
March		1923	July		1923	Magnus Nodtvedt	Charles A. Farmer	295
September	23,	1974	September	25,	1974	C. A. Craig, II	Richard B. Hart	296
April	4,	1806	April	4,	1806	William D. Warren	Timothy T. McCaffrey	297
September	3,	1970	October	30,	1970	Myron DuBain	Martin J. Doorhy	298
February	14,	1901	March	1,	1901	Joseph P. DeAlessandro	Marion E. Fajen	299
August	22,	1957	September	3,	1958	Paul A. Donald	W. E. Fitzpatrick	300
December	27,	1933	April	15,	1934	Paul A. Donald	W. E. Fitzpatrick	301
December	16,	1925	April	14,	1926	Paul A. Donald	W. E. Fitzpatrick	302
December	12,	1978	January	1,	1979	Harry K. Wiemann	Joseph P. Tracey	303
August	23,	1954	November	1,	1954	Richard E. Stone	Ronald E. Roy	304
July		1869	April		1870	Robert B. Sanborn	John J. Flood	305
August	11,	1925	January	1,	1926	DeRoy C. Thomas	Michael S. Wilder	306
October		1973	October		1974	Magnus Nodtvedt	Charles A. Farmer	307
....		1850	August		1850	John B. Ricker, Jr.	William F. Gleason, Jr.	308
July	1,	1937	....		1825	James L. DiPucchio, Jr.	Herman C. Miller	309
May	6,	1929	October	1,	1929	Ralph C. Hemp	George R. Duncan	310
July	26,	1940	September	18,	1940	Norman D. Thompson	Robert M. Mangino	311
December	30,	1931	February	2,	1932	Robert A. Leibold	Donald L. Schaffer	312
....		1915	....		1919	R. D. Edison	Bette Jane Kern	313
January	18,	1980	January	18,	1980	Howard H. Ward	Raymond M. DeFossez	314
October	22,	1897	October	25,	1897	H. J. Bremermann, Jr.	Harold T. Boone	315
August	3,	1956	October	17,	1956	Donald E. Chisholm	Edmond F. Rondepierre	316
February	20,	1869	July	1,	1869	LeRoy E. Kennedy	Duane R. DuBois	317
May	8,	1979	July	3,	1979	John G. Turner	Mark A. Welshons	318
October	30,	1961	January	2,	1962	Melvin L. Shannon	James H. Reddish	319
November	6,	1919	March	1,	1920	Joseph L. Marcum	William L. Woodall	320
February	8,	1848	July	8,	1848	Dale W. Smucker	D. M. Wilder	321
November	1,	1950	February	11,	1951	Joseph L. Marcum	William L. Woodall	322
July	23,	1925	October	9,	1925	Karole E. Glaser	J. L. Lunsford, Jr.	323
April	11,	1935	April	11,	1935	Aldo C. Zucaro	William A. Seifert, Jr.	324
January	20,	1956	August	24,	1967	Wm. E. Pierceall	G. R. Muchemore	325
July	17,	1923	October	1,	1923	Paul J. Kardas	Harry E. Hoyt	326

TABLE 1—LIST OF COMPANIES WITH DATES BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Foreign Companies (Companies of other States)—Cont.	
327	Pacific Indemnity Co.	Los Angeles, Cal.
328	Pawtucket Mutual Insurance Co.	Pawtucket, R.I.
329	*Peerless Insurance Co.	Keene, N.H.
330	Peninsular Fire Insurance Co.	Jacksonville, Fla.
331	Penn Mutual Fire Insurance Co.	West Chester, Pa.
332	Pennsylvania General Insurance Co.	Philadelphia, Pa.
333	Pennsylvania Lumbermen's Mutual Insurance Co.	Philadelphia, Pa.
334	Pennsylvania Manufacturers' Association Insurance Co.	Philadelphia, Pa.
335	Pennsylvania Millers Mutual Insurance Co.	Wilkes-Barre, Pa.
336	Pennsylvania National Mutual Casualty Insurance Co.	Harrisburg, Pa.
337	Petroleum Casualty Co.	Houston, Texas
338	Philadelphia Manufacturers Mutual Insurance Co.	Valley Forge, Pa.
339	Philadelphia Reinsurance Corp.	Philadelphia, Pa.
340	Phoenix Assurance Company of New York	Concord, N.H.
341	Phoenix Insurance Co.	Hartford, Conn.
342	Physicians Mutual Insurance Co.	Omaha, Neb.
343	Planet Insurance Co.	Madison, Wis.
344	PMI Insurance Co.	San Francisco, Cal.
345	Preferred Mutual Insurance Co.	New Berlin, N.Y.
346	Preferred Risk Mutual Insurance Co.	West Des Moines, Iowa
347	Presidio Insurance Co.	Indianapolis, Ind.
348	Progressive Casualty Insurance Co.	Mayfield Village, Ohio
349	Progressive Mutual Insurance Co.	Mayfield Village, Ohio
350	Protection Mutual Insurance Co.	Park Ridge, Ill.
351	Protective Insurance Co.	Indianapolis, Ind.
352	Providence Mutual Fire Insurance Co.	Providence, R.I.
353	Providence Washington Insurance Co.	Providence, R.I.
354	Prudential Reinsurance Co.	Dover, Del.
355	Public Service Mutual Insurance Co.	New York, N.Y.
356	Puritan Insurance Co.	Stamford, Conn.
357	Quincy Mutual Fire Insurance Co.	Quincy, Mass.
358	Ranger Insurance Co.	Wilmington, Del.
359	Reinsurance Corporation of New York	New York, N.Y.
360	Reliance Insurance Co.	Philadelphia, Pa.
361	Republic Insurance Co.	Wilmington, Del.
362	Republic Western Insurance Co.	Phoenix, Ariz.
363	RLI Insurance Co.	Peoria, Ill.
364	Rochdale Insurance Co.	New York, N.Y.
365	Royal Exchange Assurance of America, Inc.	New York, N.Y.
366	Royal Indemnity Co.	Wilmington, Del.
367	Royal Insurance Company of America	Chicago, Ill.
368	*SAFECO Insurance Company of America	Seattle, Wash.
369	Safeguard Insurance Co.	Hartford, Conn.
370	Safety Mutual Casualty Corp.	St. Louis, Mo.
371	St. Paul Fire and Marine Insurance Co.	St. Paul, Minn.
372	St. Paul Mercury Insurance Co.	St. Paul, Minn.
373	Scor Reinsurance Co.	Irving, Texas
374	Seaboard Surety Co.	New York, N.Y.
375	*Security Insurance Company of Hartford	Farmington, Conn.
376	Select Insurance Co.	Dallas, Texas
377	Sentry Insurance—A Mutual Co.	Stevens Point, Wis.
378	Shelby Mutual Insurance Company of Shelby, Ohio	Shelby, Ohio
379	Shelter Mutual Insurance Co.	Columbia, Mo.
380	Skandia America Reinsurance Corp.	Wilmington, Del.
381	South Carolina Insurance Co.	Columbia, S.C.

*(329) Cancelled their Certificate of Authority to do business in New Jersey on November 30, 1979, company operating under limited authority.

*(368) Withdrew effective July 28, 1981—Will be operating under limited authority.

*(375) Letter dated 5/13/81—Commissioner Sheeran has approved the withdrawal of the company from doing business in New Jersey. Company will be operating under limited authority as outlined in withdrawal approval.

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
January 16, 1926	February 5, 1926	Lawrence O. Monin	Rotha E. Coe	327
.... 1848	 1849	Frank B. Greene	Gustav W. Eckilson	328
March 7, 1901	November 23, 1903	Harry K. Wiemann	Joseph Tracey	329
.... 1957	June 1958	Edward C. Mills	Harold A. Strube	330
August 14, 1867	January 1, 1868	Jesse W. Pearson	Charles H. Ashworth	331
August 15, 1955	October 4, 1955	Charles Niles, Jr.	Barbara McCreary	332
February 26, 1895	March 1, 1895	J. F. Braceland, Jr.	Frank A. White, Jr.	333
August 1, 1964	August 1, 1964	Frederick W. Anton	Wm. R. Montone	334
January 10, 1887	January 10, 1887	Paul Radick	Coit C. Holbrook	335
January 6, 1919	April 1, 1920	R. C. A. Martin	John L. Longnaker	336
October 8, 1925	November 15, 1925	Claiborne R. Carter	Ralph H. Sauer	337
August 23, 1880	November 1, 1880	Donald H. Moore	Elizabeth B. Heck	338
September 10, 1952	January 1, 1953	Anton J. C. Hassing	Walter R. Milbourne	339
June 16, 1977	December 31, 1977	Wm. C. Harris	Wm. F. Gleason, Jr.	340
June 1850	July 1850	Edward H. Budd	John R. Kenney	341
.... 1902	 1902	R. A. Reid	John A. Aita	342
April 30, 1959	October 6, 1959	William A. Pollard	Vincent Vaccarello	343
September 6, 1972	May 1, 1973	Charles E. Corkett	George G. Breed	344
October 1896	January 1897	Paul O. Stillman	Charles L. Edwards	345
December 26, 1946	April 1, 1947	Lorne R. Worthington	Chad L. Hensley	346
July 11, 1966	July 12, 1966	Dennis L. Hays	Karl I. Salzberg	347
November 17, 1956	December 11, 1956	Richard M. Haverland	Betty J. Powers	348
March 12, 1937	May 10, 1937	Peter B. Lewis	Jack H. Green	349
August 31, 1887	September 1, 1887	Dean E. Johnson	Russell H. Matthias, Jr.	350
December 21, 1954	December 22, 1954	Gary W. Miller	Thomas L. Davis	351
.... 1800	 1800	Charles S. Jones	Wilbur N. Curtis, Jr.	352
.... 1799	 1799	Wm. F. Smith	James F. Travers	353
June 13, 1973	June 25, 1973	George S. Nimmo	David H. Fredricks	354
June 24, 1925	August 1, 1925	Leon Anish	Sidney Applebaum	355
July 1, 1977	January 5, 1924	W. Nathaniel Watson	William S. Yale	356
March 1851	May 1851	Karl L. Briggs, Jr.	John S. MacMurtry	357
August 1, 1923	September 1, 1923	Rex L. Davis	Barbara P. Blasingame	358
May 28, 1968	July 11, 1968	Marion A. Woodbury	Ian G. Davey	359
March 27, 1820	September 1, 1817	John F. Robinson	Vincent Vaccarello	360
April 15, 1919	May 1, 1919	John F. Knight	T. G. Bradley	361
February 27, 1973	March 22, 1973	John F. Sullivan	John A. Lorentz	362
June 4, 1959	November 15, 1960	Gerald D. Stephens	Camille J. Dozier	363
June 29, 1955	September 14, 1955	David G. Christie	Arthur T. O'Malley	364
March 6, 1958	March 31, 1958	Kenneth G. T. Drysdale	Virginia E. McMullen	365
September 30, 1910	February 15, 1911	William C. Simpson	Joseph A. Bambury, Jr.	366
September 11, 1891	September 11, 1891	William C. Simpson	William J. Lyle III	367
September 1953	October 1953	James W. Cannon	W. D. Hammersla	368
June 28, 1867	January 1872	William C. Simpson	Joseph A. Bambury, Jr.	369
November 28, 1942	December 28, 1942	B. K. Werner	E. L. Werner, Jr.	370
.... 1925	 1925	Robert J. Haugh	L. O. Shervheim	371
.... 1964	 1967	Robert J. Haugh	L. O. Shervheim	372
March 22, 1974	April 16, 1974	Alain A. R. Bellet	Gerald W. Greathouse	373
November 25, 1927	January 1, 1928	R. P. Scaglione	G. K. Moore	374
May 1841	May 1844	Edward J. Hobb	William R. Heckles	375
March 31, 1955	June 22, 1955	Dan W. Bannister	R. C. Fetherston	376
December 19, 1913	August 15, 1914	Harold F. Holtz	Thomas J. Maney	377
February 2, 1880	February 2, 1830	Richard L. Phillips	Roger M. Nelson	378
August 31, 1945	January 1, 1946	Gustav J. Lehr	John D. Duello	379
May 15, 1974	July 1, 1974	Laszlo K. Gonye	Thomas M. Tobin	380
June 1910	June 1910	William M. Davis	James S. Harrison	381

TABLE 1—LIST OF COMPANIES WITH DATES
BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Foreign Companies (Companies of other States)—Cont.	
382	Southern Insurance Co.	Dallas, Texas
383	Standard Fire Insurance Co.	Hartford, Conn.
384	State Automobile Mutual Insurance Co.	Columbus, Ohio
385	State Farm Fire and Casualty Co.	Bloomington, Ill.
386	State Farm General Insurance Co.	Bloomington, Ill.
387	State Farm Mutual Automobile Insurance Co.	Bloomington, Ill.
388	State-Wide Insurance Co.	Great Neck, N.Y.
389	Summit Fidelity and Surety Co.	Columbus, Ohio
390	Sun Insurance Company of New York	New York, N.Y.
391	Switzerland General Insurance Corporation of New York	Tarrytown, N.Y.
392	TICO Insurance Co.	Des Moines, Iowa
393	*Transamerica Countrywide Insurance Co.	Los Angeles, Cal.
394	*Transamerica Indemnity Co.	Los Angeles, Cal.
395	Transamerica Insurance Co.	Los Angeles, Cal.
396	Transamerica Premier Insurance Co.	San Francisco, Cal.
397	Transatlantic Reinsurance Co.	New York, N.Y.
398	Transcontinental Insurance Co.	New York, N.Y.
399	Transit Casualty Co.	Earth City, Mo.
400	Transport Indemnity Co.	Los Angeles, Cal.
401	Transport Insurance Co.	Des Moines, Iowa
402	Transportation Insurance Co.	Chicago, Ill.
403	Travelers Indemnity Co.	Hartford, Conn.
404	Travelers Indemnity Company of America	Atlanta, Ga.
405	Travelers Indemnity Company of Rhode Island	Providence, R.I.
406	Travelers Insurance Co.	Hartford, Conn.
407	Twin City Fire Insurance Co.	Minneapolis, Minn.
408	Underwriters Insurance Co.	Chicago, Ill.
409	Union Indemnity Insurance Company of New York	New York, N.Y.
410	Union Mutual Insurance Company of Providence	Warwick, R.I.
411	United Fire and Casualty Co.	Cedar Rapids, Iowa
412	United Fire Insurance Co.	New York, N.Y.
413	United Pacific Insurance Co.	Federal Way, Wash.
414	United States Fidelity and Guaranty Co.	Baltimore, Md.
415	United States Fire Insurance Co.	New York, N.Y.
416	United States Liability Insurance Co.	King of Prussia, Pa.
417	Unity Fire and General Insurance Co.	New York, N.Y.
418	Universal Underwriters Insurance Co.	Kansas City, Mo.
419	USAA Casualty Insurance Co.	San Antonio, Texas
420	USAA General Indemnity Co.	San Antonio, Texas
421	Utica Mutual Insurance Co.	New Hartford, N.Y.
422	Utilities Mutual Insurance Co.	New York, N.Y.
423	Valley Forge Insurance Co.	Reading, Pa.
424	Vanguard Insurance Co.	Dallas, Texas
425	Vigilant Insurance Co.	New York, N.Y.
426	Virginia Surety Company, Inc.	Richmond, Va.
427	Wausau Underwriters Insurance Co.	Wausau, Wis.
428	West American Insurance Co.	Fullerton, Cal.
429	Westchester Fire Insurance Co.	New York, N.Y.
430	Western Casualty and Surety Co.	Fort Scott, Kan.
431	Western Fire Insurance Co.	Fort Scott, Kan.
432	Western Surety Co.	Sioux Falls, S.D.
433	Westfield Insurance Co.	Westfield Center, Ohio
434	Whiting National Insurance Co.	New York, N.Y.
435	Windsor-Mount Joy Mutual Insurance Co.	Hamburg, Pa.
436	Worcester Mutual Insurance Co.	Worcester, Mass.

*(393) Formerly: Countrywide Insurance Co.
*(394) Formerly: Olympic Insurance Co.

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated			Commenced Business			President	Secretary	
December	1,	1947	January		1948	Bruce M. Steere	John W. DuMar	382
July	6,	1905	March	26,	1910	William O. Bailey	Stephen B. Middlebrook	383
August		1921	September		1921	George D. Massar	Charles H. Elliot	384
June	12,	1935	June	29,	1935	E. B. Rust	P. G. Buffinton	385
April	3,	1962	May	11,	1962	E. B. Rust	P. G. Buffinton	386
March	29,	1922	June	7,	1922	E. B. Rust	Laura P. Sullivan	387
August	14,	1954	October	1,	1954	Milton D. Felson	John Johns	388
December	30,	1939	January	1,	1940	Harry L. McGregor	Thomas A. Dattilo	389
December	5,	1922	January	1,	1923	Kenneth G. T. Drysdale	Virginia E. McMullen	390
April	10,	1972	July	1,	1972	Robert F. Keller	Wanda P. Williams	391
June	3,	1980	July	11,	1980	Mike McCrary	Robert J. Link	392
June	30,	1960	August	31,	1960	Edwin Seaman	Melville P. Windle	393
November	6,	1944	January	1,	1945	Edwin Seaman	Melville P. Windle	394
March	8,	1911	April	1,	1915	Robert J. Lindquist	Melville P. Windle	395
July	1,	1941	August	1,	1941	Joseph A. Bianchini	Louis A. Campi	396
October	29,	1952	January	1,	1953	Thomas R. Tizzio	Marion E. Fajen	397
August	21,	1925	November	1,	1925	Edward J. Noha	Thomas R. Igleski	398
May	3,	1945	June	1,	1945	Wm. L. Gregory	Alex Steinhorn	399
November	14,	1949	February	1,	1950	Leland S. Thomas	Patrick W. O'Grady	400
May	25,	1976	June	2,	1976	Mike McCrary	Robert J. Link	401
February	11,	1938	March	7,	1938	Edward J. Noha	Thomas R. Igleski	402
March	25,	1903	May	12,	1906	Edward H. Budd	John R. Kenney	403
January	2,	1946	May	1,	1946	Edward H. Budd	John R. Kenney	404
May		1859	September		1860	Edward H. Budd	John R. Kenney	405
June	17,	1863	April	1,	1864	Edward H. Budd	John R. Kenney	406
July	10,	1910	April	8,	1913	DeRoy C. Thomas	Michael S. Wilder	407
April	27,	1945	May	29,	1945	Morris R. Eddy	C. G. Wolf	408
October	20,	1975	October	20,	1975	Monroe Birnberg	Thomas G. O'Brien III	409
May		1863	September		1863	Ernest G. Ashton	Philip T. Van Ekeren	410
January	2,	1946	January	1,	1947	John S. McIntyre, Jr.	Glen H. Smith, Jr.	411
May	22,	1852	....		1852	Robert E. Holland	Robert Ruszkowski	412
March	20,	1928	April	1,	1928	Louis A. Mackie	Vincent Vaccarello	413
March	19,	1896	August	1,	1896	Jack Moseley	William F. Spliedt	414
April	1,	1824	April	9,	1824	Robert J. Vairo	Antoinette C. Bentley	415
April	12,	1867	May	17,	1951	Robert B. Berry	Bernard T. Quinn	416
September	28,	1942	October	13,	1942	Andre Garmy	James T. Dunne	417
October	31,	1949	November	10,	1949	E. M. Lynn	John A. Magers	418
September	6,	1968	December	1,	1969	R. F. McDermott	William McCrae	419
June	23,	1972	August	2,	1972	R. F. McDermott	William McCrae	420
February	13,	1914	July	1,	1914	Jack B. Riffle	John P. Sullivan	421
April	15,	1914	July	1,	1914	John G. Haehl, Jr.	Francis E. Drake, Jr.	422
April	28,	1944	June	8,	1944	Edward J. Noha	Thomas R. Igleski	423
November	10,	1945	December	31,	1945	John F. Knight	T. G. Bradley	424
July	17,	1939	October	18,	1939	Henry U. Harder	Henry G. Gulick	425
January	28,	1927	February	15,	1927	Richard L. Mathias	Hugo A. Lorenz	426
September	27,	1979	January	1,	1980	Wilburt J. Smith	Thomas E. Kryshak	427
May	9,	1923	May	26,	1923	Joseph L. Marcum	William L. Woodall	428
June	21,	1920	....		1837	Robert J. Vairo	Antoinette C. Bentley	429
May		1924	July		1924	T. M. Mayhew	Herbert E. Duvall	430
December		1925	May		1926	T. M. Mayhew	Herbert E. Duvall	431
July	16,	1900	July	20,	1900	Joe Kirby	Steven T. Kirby	432
July	12,	1929	July	19,	1929	Dale W. Smucker	D. M. Wilder	433
September	4,	1969	October	1,	1969	Joseph E. Brown	Leslie R. Willette	434
February	10,	1871	August	4,	1855	G. R. Klinefelter	G. F. Eisenbrown	435
February		1823	May		1824	Benjamin R. Schenck	John E. Sutton	436

TABLE 1—LIST OF COMPANIES WITH DATES BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Foreign Companies (Companies of other States)—Cont.	
437	Yasuda Fire and Marine Insurance Company of America	New York, N.Y.
438	York Insurance Co.	Elmhurst, Ill.
	Reciprocal Exchanges of Other States	
439	Canners Exchange Subscribers at Warner Inter-Ins. Bureau	Chicago, Ill.
440	Casualty Reciprocal Exchange	Kansas City, Mo.
441	Farmers Insurance Exchange	Los Angeles, Cal.
442	Fire Insurance Exchange	Los Angeles, Cal.
443	Lumbermen's Underwriting Alliance	Kansas City, Mo.
444	National Fire and Indemnity Exchange	St. Louis, Mo.
445	National Insurance Underwriters	St. Louis, Mo.
446	Reciprocal Exchange	Kansas City, Mo.
447	State Automobile Insurance Association	Indianapolis, Ind.
448	Truck Insurance Exchange	Los Angeles, Cal.
449	United Services Automobile Association	San Antonio, Texas
450	Warner Reciprocal Insurers	Chicago, Ill.

TABLE 1—LIST OF COMPANIES WITH DATES BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Alien Companies (Companies of Other Countries—U.S. Branches)	
451	Alliance Assurance Company, Ltd.	London, England
452	Caledonian Insurance Company	London, England
453	*General Accident Fire and Life Assurance Corp., Ltd.	Perth, Scotland
454	General Insurance Company of Trieste and Venice	Rome, Italy
455	Gerling Global Reinsurance Corp.	Cologne, Germany
456	London Assurance	London, England
457	Munich Reinsurance Co.	Munich, Germany
458	New Zealand Insurance Co., Ltd.	Auckland, New Zealand
459	Nippon Fire & Marine Insurance Co., Ltd.	Tokyo, Japan
460	Sea Insurance Co., Ltd.	London, England
461	Sun Insurance Office, Ltd.	London, England
462	Swiss Reinsurance Co.	Zurich, Switzerland
463	Taisho Marine and Fire Insurance Co., Ltd.	Tokyo, Japan
464	Tokio Marine and Fire Insurance Company, Ltd.	Tokyo, Japan
465	Union and Phenix Espanol Insurance Co.	Madrid, Spain
466	Winterthur Swiss Insurance Co.	Winterthur, Switzerland
467	Zurich Insurance Co.	Zurich, Switzerland

*(453) Merged into Potomac Insurance Co.

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
August 9, 1962	January 1, 1963	Kunihiko Sasamota	Wm. J. Robinson	437
August 3, 1955	September 1, 1955	Wm. F. Smith	James F. Travers	438
			Attorney-in-Fact	
	December 27, 1907		Lansing B. Warner, Inc.	439
	January 1, 1912		Casualty Underwrit. Co.	440
	April 6, 1928		Farmer's Un'Writers Ass'n	441
	November 20, 1905		Fire Underwriters Ass'n	442
	January 10, 1905		U.S. Epperson Underwrit.	443
	1915		John L. Corley, Inc.	444
	January 18, 1945		Nat'l Aviation Und., Inc.	445
	December 1, 1900		Reciprocal Service Co.	446
	April 1, 1917		Automobile Und., Inc.	447
	February 1935		Truck Un'writers Assoc.	448
	June 1922		Robert F. McDermott	449
	January 1, 1926		Lansing B. Warner, Inc.	450

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Commenced Business in United States	Resident Manager	Address	
September 11, 1911	Chubb & Son, Inc.	New York, N.Y.	451
1885	Talbot, Bird & Co., Inc.	New York, N.Y.	452
March 9, 1899	James Corcoran	Philadelphia, Pa.	453
December 23, 1952	Genamerica Management Corp.	New York, N.Y.	454
January 29, 1963	Gerling Global Offices, Inc.	New York, N.Y.	455
1872	Chubb & Son, Inc.	New York, N.Y.	456
December 23, 1955	Munich Management Corp.	New York, N.Y.	457
July 13, 1875	Richard J. C. Maltby	Northbrook, Ill.	458
July 1, 1973	The Travelers Marine Corp.	New York, N.Y.	459
1876	Chubb & Son, Inc.	New York, N.Y.	460
August 1, 1882	Chubb & Son, Inc.	New York, N.Y.	461
October 20, 1910	Swiss Remanagement Corp.	New York, N.Y.	462
May 17, 1957	Taisho Management Corp.	New York, N.Y.	463
December 30, 1955	Tokio Marine Management, Inc.	New York, N.Y.	464
1910	North American Mgr., Inc.	New York, N.Y.	465
February 10, 1936	Winterthur, Inc.	New York, N.Y.	466
January 1, 1913	R. M. Jamieson	Schaumburg, Ill.	467

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL

	Company	*Net Premiums Written	*Net Losses Incurred	*Admitted Assets
	Domestic Stock			
1	American Ins Co.	$464,796	$267,249	$985,049
2	Atlantic Employers Insurance Co.	20,337	18,501	73,811
3	Camden Fire Ins. Asn.	99,997	61,369	263,664
4	City Ins. Co.	17,226	12,243	43,863
5	Commercial Ins. Co. of Newark, NJ	113,263	77,064	224,691
6	Eagle Ins. Co.	7,720	7,875	16,133
7	Farmers Reliance Cas. Co.	2,028	934	4,196
8	Federal Ins. Co.	672,662	384,845	1,396,178
9	Firemens Ins. Co. of Newark, NJ	588,969	400,735	1,225,051
10	F I A Ins. Co.	1,647	331	2,344
11	FMI Ins. Co.	1,212	579	1,947
12	Hartford Casualty Ins. Co.	157,132	101,040	358,883
13	IFA Ins. Co.	2,073	791	2,581
14	Integrity Ins. Co.	28,619	12,893	67,915
15	International Fidelity Ins. Co.	4,499	2,370	11,360
16	Investors Ins. Co. of America	12,529	7,452	46,097
17	Motor Club of America Ins. Co.	35,564	26,038	63,600
18	Newark Ins. Co.	66,028	38,834	127,738
19	New Jersey Manufacturers Ins. Co.	387,146	263,969	918,071
20	New Jersey Re-Insurance Co.	13,356	14,379	40,220
21	North River Ins. Co.	266,918	156,394	685,954
22	Prudential Property & Cas. Ins.	765,564	595,092	1,336,894
23	Rider Ins. Co.	1,420	1,288	5,323
25	Selected Risks Ins. Co.	161,537	87,777	300,340
26	Select Way Ins.Co.	15,450	6,108	31,167
27	United Security Ins. Co.	24,352	14,874	31,920
29	Universal Reinsurance Corp.	55,052	50,172	161,572
	Totals	$3,985,884	$2,610,617	$8,424,615
	Domestic Reciprocal			
30	Health Care Ins. Exchange	$5,142	$2,135	$40,753
31	Medical Interinsurance Exch. of NJ	26,517	30,287	159,496
	Totals	$31,659	$32,422	$200,249
	Domestic Mutual			
32	Bakers Ins. Co.	$4,316	$2,118	$7,165
33	Cumberland Mutual Fire Ins. Co.	10,964	5,098	23,273
34	Farmers Mutual Fire Asr. of NJ	2,124	882	4,084
35	Farmers Mutual F I C of Salem	3,042	1,605	5,652
36	Farmers Reliance Ins. Co. of NJ	21,828	10,901	44,078
37	Franklin Mutual Ins Co.	$5,352	$2,305	$13,721
38	Mercer Mutual Ins. Co.	4,851	2,504	9,742
39	New Jersey Asn. for Ins of Hous.	1	0	242
40	Salem County Mutual Fire Ins. Co.	2	0	639
41	Sussex Mutual Ins Co.	2,193	1,129	9,293
	Totals	$41,426	$20,128	$88,135
	Foreign Companies			
42	Abington Mutual Fire Ins. Co.	$5,721	$2,493	$9,358
43	Admiral Ins. Co.	12,511	8,786	50,501
44	Aetna Casualty & Surety Co.	2,962,916	2,342,871	6,965,810
45	Aetna Casualty & Surety Co. of CT	863	671	6,646
46	Aetna Casualty & Surety Co. of IL	338,582	299,558	944,397

*Last (000) omitted.

CONDITION, YEAR ENDING DECEMBER 31,1981

*Total Liabilities Except Capital	*Capital And Surplus	*Gain From Under-writing	*Gain From Invest-ments	Loss Ratio %	Und. Exp. Ratio %	
$765,275	$219,774	$-6,572	$66,233	67.3	34.2	1
53,714	20,097	1,279	5,475	75.1	20.7	2
148,370	115,295	-5,154	11,090	73.2	32.2	3
29,485	14,378	-2,243	2,415	83.1	30.2	4
172,945	51,745	-10,872	7,746	78.0	31.7	5
12,114	4,019	-2,113	1,144	114.7	11.1	6
2,055	2,141	-248	300	88.7	31.6	7
1,044,624	351,554	-18,604	69,364	68.1	34.8	8
914,323	310,728	-56,565	65,342	78.0	31.7	9
1,587	756	110	102	30.1	61.2	10
357	1,590	171	213	....	....	11
275,037	83,845	-12,272	25,432	74.1	33.8	12
1,744	837	-25	140	65.4	36.4	13
45,278	22,637	7,228	2,773	55.6	17.9	14
9,448	1,912	-844	852	73.7	44.3	15
35,905	10,192	-460	2,899	66.1	37.2	16
60,242	3,358	-2,813	1,861	79.6	27.8	17
99,331	28,407	-3,887	9,590	71.8	34.5	18
735,541	182,530	53,055	68,754	77.8	8.0	19
31,641	8,579	-1,414	2,253	110.1	0.5	20
569,331	116,623	-4,169	42,769	71.0	30.6	21
1,060,822	276,072	-131,301	103,621	92.4	25.4	22
4,336	987	-125	638	116.2	-6.3	23
213,073	87,267	497	16,202	69.5	30.1	25
20,680	10,487	3,052	1,685	54.4	23.7	26
22,062	9,858	960	1,951	68.8	27.3	27
93,369	68,203	-11,369	16,785	97.7	23.4	29
$6,422,332	$2,002,281	$-204,869	$527,416	76.7	28.5	
$34,300	$6,452	$-3,404	$3,132	305.6	91.4	30
141,235	18,261	-12,398	10,841	141.0	5.8	31
$175,535	$24,713	$-15,802	$13,973	147.8	9.4	
$6,417	$749	$-375	$364	67.8	41.5	32
12,320	10,953	1,181	993	53.5	35.5	33
2,619	1,465	279	213	56.0	30.1	34
3,214	2,238	181	519	54.9	....	35
23,673	20,405	85	1,915	61.7	37.9	36
$9,476	$4,245	$657	$774	56.6	....	37
6,340	3,132	135	584	53.5	....	38
15	227	-1	15	0.0	....	39
3	636	-1	40	....	....	40
5,257	4,036	83	82	59.8	36.7	41
$50,301	$37,835	$1,252	$3,582	59.7	37.2	
$5,948	$3,410	$259	$556	56.3	39.3	42
39,258	11,244	-908	3,917	79.1	27.7	43
5,811,838	1,153,972	-431,942	387,742	87.2	27.1	44
1,035	5,611	-267	741	91.5	39.4	45
782,848	161,549	-49,746	67,633	94.5	20.0	46

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL

	Company	*Net Premiums Written	*Net Losses Incurred	*Admitted Assets
	Foreign Companies—Cont.			
47	Aetna Fire Underwriters Ins. Co.	0	0	$ 10,957
48	Aetna Ins. Co.	$895,236	$ 543,488	2,599,191
49	Aetna Reinsurance Co.	36,010	25,388	98,547
50	Affiliated FM Ins. Co.	10,432	6,620	118,108
51	Agricultural Ins. Co.	982	418	5,157
52	Agway Ins. Co.	21,658	18,946	28,826
53	AIU Ins. Co.	80,355	33,797	239,801
54	Albany Ins. Co.	11,021	6,973	29,384
55	All America Ins. Co.	17,659	9,177	33,365
56	Allegheny Mutual Cas. Co.	1,893	-77	2,982
57	Allendale Mutual Ins. Co.	115,458	106,698	807,780
58	Allianz Ins. Co.	57,008	34,845	133,116
59	Allstate Indemnity Co.	0	0	34,338
60	Allstate Ins. Co.	5,225,647	3,767,777	8,621,923
61	American & Foreign Ins. Co.	77,032	45,307	146,624
62	American Agricultural Ins. Co.	72,075	58,550	150,115
63	American Alliance Ins. Co.	982	418	6,419
64	American Automobile Ins. Co.	169,280	119,289	497,601
65	American Automobile Ins. Co. of IL	2,149	805	9,516
66	American Bankers Ins. Co. of FL	69,223	34,631	146,907
67	American Casualty Co. of Reading	105,584	76,610	319,017
68	American Centennial Ins. Co.	81,163	45,572	203,551
69	American Consumer Ins. Co.	5,386	2,491	21,236
70	American Credit Indemnity Co.	29,614	14,108	72,022
71	American Druggists Ins. Co.	21,724	12,800	64,711
72	American Employers Ins. Co.	250,987	147,123	424,357
73	American Fidelity Fire Ins. Co.	5,916	4,802	31,603
74	American Fire & Casualty Co.	21,551	12,887	38,427
75	American Guarantee & Liability	40,072	23,166	100,841
76	American Home Assurance Company	308,158	207,658	1,024,027
77	American Hardware Mutual Ins. Co.	91,098	61,896	196,509
78	American Independent Reinsurance	50,342	29,148	61,438
79	American Integrity Ins. Co	4,762	1,809	4,427
80	American Live Stock Ins. Co.	10,609	5,853	16,567
81	American Motorists Ins. Co.	437,759	265,128	892,301
82	American Manufacturers Mutual	62,630	37,815	184,280
83	American Municipal Bond Asr. Co.	29,789	225	103,979
84	American Mutual Ins. Co. of Boston	61,607	45,319	119,623
85	American Mutual Liability Ins.	246,428	181,277	487,658
86	American Mutual Reinsurance Co.	11,651	11,153	101,056
87	American National Fire Ins. Co.	21,117	12,541	42,222
88	American Overseas Reinsurance	3,497	3,638	30,411
89	American Policyholders Ins. Co.	16,788	13,977	36,739
90	American Protection Ins. Co.	0	0	5,014
91	American Reinsurance Co.	331,801	260,080	1,342,240
92	American Road Ins. Co.	81,289	39,309	172,939
93	American Security Ins. Co.	41,244	23,096	128,611
94	American Star Ins. Co.	7,404	2,923	25,102
95	American States Ins. Co.	329,930	206,192	758,000
96	American Union Ins. Co. of New York	38,143	28,725	104,583
97	American Universal Ins. Co.	70,384	54,504	207,673
98	Amica Mutual Ins. Co.	243,753	126,392	446,295
99	Argonaut Ins. Co.	288,894	243,370	1,123,135
100	Argonaut Northwest Ins. Co.	1,939	1,641	10,831
101	Argonaut Southwest Ins. Co.	4,201	3,555	15,968

*Last (000) omitted.

CONDITION, YEAR ENDING DECEMBER 31,1981

*Total Liabilities Except Capital	*Capital And Surplus	*Gain From Under-writing	*Gain From Invest-ments	Loss Ratio %	Und. Exp. Ratio %	
$ 41	$ 10,915	0	$ 714	0.0	0.0	47
2,248,519	350,673	$-85,721	148,588	73.3	36.7	48
66,071	32,476	0	7,977	73.3	26.7	49
77,581	40,527	-4,113	10,764	91.3	46.3	50
958	4,199	-19	556	67.5	35.4	51
22,966	5,860	-1,997	2,270	90.1	18.7	52
211,479	28,322	-6,863	7,330	62.4	48.1	53
14,6[illegible]	14,688	-150	2,818	69.1	32.2	54
24,3[illegible]	9,031	-331	1,879	66.4	35.6	55
1,026	1,956	-26	251	-4.1	105.6	56
563,297	244,483	-38,274	56,061	76.0	50.0	57
99,169	33,946	-10,351	10,964	76.0	41.2	58
20,356	13,982	0	2,190	0.0	0.0	59
6,266,754	2,395,169	-412,321	583,242	84.4	23.6	60
115,557	31,067	-4,535	10,407	71.8	34.5	61
103,377	46,738	2,470	9,273	80.5	16.2	62
1,166	5,253	-19	464	67.5	35.4	63
385,379	112,222	15,704	28,707	65.4	27.1	64
1,887	7,629	-356	714	73.3	55.1	65
116,109	30,798	3,295	9,204	47.5	48.4	66
250,918	68,098	-11,914	8,316	81.0	30.3	67
149,431	54,120	9,374	14,422	59.9	28.0	68
17,287	3,949	-544	1,583	67.7	42.9	69
27,385	44,637	7,309	7,274	45.5	35.1	70
32,840	31,871	-3,280	1,791	78.5	37.6	71
332,354	92,003	-25,378	25,946	73.5	37.3	72
24,183	7,420	-92	1,714	76.4	24.7	73
23,067	15,360	-2,958	1,694	75.1	38.9	74
77,738	23,103	-1,832	5,991	70.7	34.1	75
802,917	221,110	--3,735	50,986	82.4	18.9	76
142,172	54,337	-5,004	9,266	77.3	28.1	77
33,677	27,760	-3,600	5,669	70.1	38.2	78
2,248	2,179	16	316	41.0	58.7	79
10,037	6,529	954	829	55.8	35.2	80
715,058	177,242	-23,709	48,864	73.5	32.2	81
110,596	73,[illegible]4	-3,310	9,242	73.3	32.2	82
53,729	[illegible],249	-2,672	6,014	10.7	201.9	83
96,832	22,791	-2,135	9,072	84.0	19.4	84
398,644	89,014	-8,540	40,311	84.0	19.4	85
89,389	11,667	-1,443	8,420	105.5	7.8	86
28,472	13,750	-570	3,536	67.5	35.3	87
12,187	18,224	5	1,380	88.8	11.1	88
29,729	7,010	-5,029	2,918	97.7	32.6	89
610	4,403	0	472	0.0	0.0	90
1,084,241	258,000	-44,457	89,472	82.2	30.6	91
100,558	72,381	10,236	39,004	59.6	26.5	92
69,544	59,068	1,674	6,316	50.1	46.5	93
17,058	8,044	-422	2,141	70.9	35.7	94
487,548	270,452	-27,927	46,592	73.4	35.0	95
72,914	31,669	-1,741	6,320	74.5	29.8	96
168,804	38,869	-25,251	14,568	109.1	29.6	97
279,251	167,043	24,499	28,278	66.7	22.6	98
861,734	261,400	-60,494	43,988	100.7	19.7	99
6,405	4,426	-408	677	100.7	19.7	100
12,156	3,812	-884	1,259	100.7	19.7	101

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL

	Company	*Net Premiums Written	*Net Losses Incurred	*Admitted Assets
	Foreign Companies—Cont.			
102	Arkwright Boston Ins. Co.	$ 23,708	$ 11,102	$ 66,810
103	Arkwright Boston Mfrs. Mutual	111,770	71,231	702,152
104	Associated Indemnity Corp	26,740	23,985	122,151
105	Assurance Company of America	0	0	9,114
106	Atlanta International Ins. Co.	20,093	10,404	50,577
107	Atlantic Ins. Co.	5,246	3,103	16,782
108	Atlantic Mutual Ins. Co.	180,676	108,251	431,358
109	Atlas Assurance Co. of America	11,021	6,973	36,700
110	Automobile Club Ins. Co.	23,987	12,591	35,292
111	Automobile Ins. Co. of Hartford	19,190	14,688	69,835
112	Automotive Ins. Co.	$625	$353	$3,811
113	Avemco Ins. Co.	25,516	13,592	46,462
114	Balboa Ins. Co.	80,547	39,426	172,405
115	Bankers & Shippers Ins. Co. of NY	11,449	12,291	25,055
116	Bankers Multiple Line Ins. Co.	30,355	20,701	68,901
117	Bankers Standard Ins. Co.	31,999	18,501	71,673
118	Bay State Ins. Co.	14,421	8,283	37,721
119	Berkshire Mutual Ins. Co.	10,820	5,738	17,096
120	Birmingham Fire Ins. Co. of PA	44,867	28,522	131,574
121	Bituminous Casualty Corp.	132,737	79,569	380,598
122	Bituminous Fire & Marine Ins. Co.	....	....	19,826
123	Blue Ridge Ins. Co.	....	....	7,957
124	Boston Old Colony Ins. Co.	22,653	15,413	47,520
125	Bucks County Contributionship	2	15	1,489
126	Buffalo Reinsurance Co.	57,599	40,804	231,200
127	Calvert Ins. Co.	782	130	9,908
128	Cambridge Mutual Fire Ins. Co.	33,650	19,327	72,648
129	Canal Ins. Co.	18,606	11,177	57,016
130	Carriers Ins. Co.	34,056	21,906	66,136
131	Cavalier Ins. Corp.	5,466	4,015	67,722
132	Centaur Ins. Co.	25,783	18,599	66,391
133	Centennial Ins. Co.	60,225	36,084	143,142
134	Central Mutual Ins. Co.	110,191	58,802	204,432
135	Central National Ins. Co. of Omaha	76,179	29,502	114,364
136	Century Indemnity Co.	....	....	9,173
137	Charter Oak Fire Ins. Co.	126,510	84,659	270,126
138	Chester County Mutual Ins. Co.	4,974	2,360	7,943
139	Chicago Ins. Co.	10,654	4,292	44,504
140	Christiania General Ins. Corp. of NY	21,209	13,784	34,815
141	Chrysler Ins. Co.	8,994	6,109	49,530
142	Chubb Custom Ins. C.	146	156	3,197
143	Church Ins. Co.	2,991	926	23,310
144	CIM Ins. Corp.	5,109	3,623	31,087
145	Cologne Reinsurance Co. of Amer.	12,629	8,194	28,859
146	Colonial Assurance Company	881	224	5,381
147	Colonial Penn Franklin Ins. Co.	-18,525	-20,805	54,714
148	Colonial Penn Ins. Co.	276,660	183,213	438,095
149	Colonial Surety Co.	20	61	3,459
150	Commerce & Industry Ins. Co.	83,469	57,045	265,780
151	Commercial Travelers Mutual Ins.	....	....	....
152	Commercial Union Ins. Co.	835,277	495,572	1,421,963
153	Connecticut Indemnity Co.	17,735	9,925	36,740
154	Consolidated American Ins. Co.	16,093	8,273	29,217
155	Constitution Reinsurance Corp.	112,312	77,534	194,237
156	Continental Casualty Co.	952,264	711,046	3,384,800

*Last (000) omitted.

CONDITION, YEAR ENDING DECEMBER 31,1981

*Total Liabilities Except Capital	*Capital And Surplus	*Gain From Under-writing	*Gain From Invest-ments	Loss Ratio %	Und. Exp. Ratio %	
$ 36,871	$ 29,939	$ 2,657	$ 5,364	42.2	47.9	102
362,638	339,514	-6,290	37,110	70.9	34.9	103
95,594	26,557	6,477	6,598	63.8	21.4	104
66	9,049	....	713	....	....	105
35,445	15,133	-163	2,896	73.2	27.7	106
7,557	9,225	-582	107	75.7	35.9	107
318,906	112,452	-10,256	24,585	73.0	32.8	108
14,620	22,079	-150	3,436	69.1	32.2	109
19,432	15,860	1,372	1,763	65.6	28.6	110
31,241	38,594	-2,063	5,076	84.0	26.4	111
847	2,964	-21	143	59.3	43.6	112
31,949	14,513	1,805	3,171	68.7	23.2	113
98,740	73,665	8,523	9,825	48.7	42.3	114
15,200	9,855	-6,792	1,111	122.5	33.9	115
40,020	28,882	-3,052	6,547	73.2	36.5	116
53,449	18,224	-2,196	3,692	75.1	32.2	117
17,944	19,777	190	2,819	63.7	35.1	118
10,242	6,854	444	1,517	62.8	33.0	119
108,005	23,569	-512	4,292	82.5	18.8	120
313,120	67,478	-10,431	22,395	72.8	35.1	121
5,091	14,735	4,751	1,423	....	....	122
881	7,076	401	506	....	....	123
34,592	12,928	-2,174	2,366	78.0	31.7	124
189	1,301	-37	78	533.3	800.0	125
163,152	68,047	-2,472	17,213	72.8	31.4	126
2,002	7,905	-206	1,053	55.2	114.5	127
43,140	29,508	638	3,762	63.7	34.5	128
36,715	20,301	678	4,612	69.4	27.3	129
46,561	19,575	102	3,371	84.1	15.5	130
34,544	33,179	300	5,167	65.0	31.1	131
50,867	15,524	-1,197	5,712	79.8	25.1	132
106,364	36,778	-3,555	8,541	73.0	33.0	133
145,726	58,706	-2,122	10,948	66.4	35.6	134
67,117	47,246	2,385	11,852	41.7	55.2	135
167	9,005	....	670	....	....	136
214,391	55,735	-10,033	13,671	77.8	30.3	137
4,187	3,757	99	523	54.6	43.5	138
30,494	14,010	-1,515	2,008	67.9	48.6	139
22,269	12,545	-1,358	1,828	69.5	36.9	140
11,352	38,178	3,050	7,021	63.3	7.4	141
525	2,672	-75	348	125.0	25.7	142
5,590	17,720	252	1,740	50.1	41.1	143
11,961	19,126	2,582	1,958	72.8	-17.0	144
17,451	11,408	-794	2,241	71.4	35.3	145
2,182	3,199	47	358	45.1	48.1	146
18,743	35,972	1,101	880	88.6	16.5	147
340,383	97,712	-7,490	33,214	78.0	24.7	148
220	3,238	-78	354	53.8	105.3	149
217,251	48,529	160	12,914	82.5	17.3	150
....	....	....	....	....	....	151
1,119,860	302,103	-85,485	83,023	73.5	37.3	152
25,626	11,114	-1,473	2,233	68.6	40.2	153
18,045	11,171	-512	1,216	71.8	31.9	154
149,129	45,108	-10,227	8,636	75.0	34.2	155
2,385,135	999,664	-105,513	190,754	81.0	29.8	156

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL

	Company	*Net Premiums Written	*Net Losses Incurred	*Admitted Assets
	Foreign Companies—Cont.			
157	Continental Ins. Co.	$566,316	$ 385,322	$ 1,222,283
158	Continental Reinsurance Corp.	77,878	78,929	245,750
159	Countrywide Ins. Co.	7,767	5,227	26,064
160	Cumis Ins. Society Inc.	63,593	43,204	107,395
161	Dominion Ins. Co. of America	10,683	7,672	49,014
162	Eagle Star Ins. Co. of America	26,865	14,449	59,532
163	Electric Ins. Co.	17,648	9,578	36,353
164	Electric Mutual Liability Ins.	127,985	66,002	375,739
165	Emmco Ins. Co.	15,377	10,047	67,375
166	Employers Fire Ins. Co.	106,601	61,946	179,020
167	Employers Ins. of Wausau A Mutu	811,345	508,818	2,337,323
168	Employers Mutual Casualty Co.	170,222	100,887	356,261
169	Employers National Ins. Co.	....	....	29,206
170	Employers Reinsurance Corp.	449,230	366,466	1,365,883
171	Enterprise Insurance Co.	17,785	9,370	53,814
172	Equitable General Ins. Co.	107,689	73,112	276,918
173	Eveready Ins. Co.	5,341	2,797	11,853
174	Excel Ins. Co.	17,219	8,808	35,902
175	Excelsior Ins. Co.	28,489	17,045	41,010
176	Excess Mutual Reinsurance Co.	7,301	5,924	9,715
177	Exchange Mutual Ins. Co.	11,411	7,490	18,409
178	Farm Family Mutual Ins. Co.	25,198	14,357	39,604
179	Farmers Alliance Mutual Ins. Co.	45,563	26,304	64,027
180	Farmers Mutual Hail Ins. Co. of Ia.	47,724	33,215	79,593
181	Farmers Mutual Ins. Co. of Nebraska	36,301	23,828	65,025
182	Federal Kemper Ins. Co.	88,330	55,317	124,595
183	Federated Mutual Ins. Co.	132,109	78,295	433,378
184	Fidelity & Casualty Co. of NY	203,874	138,716	396,252
185	Fidelity & Deposit Co. of Maryland	79,088	27,454	216,459
186	Fidelity & Guaranty Ins. UDWRS	....	....	36,111
187	Fire & Casualty Ins. Co. of Ct.	5,912	3,308	15,309
188	Firemans Fund Ins. Co.	1,484,336	788,889	3,366,268
189	First General Ins. Co.	3,185	1,640	9,774
190	First International Rei. Co.	2,412	2,031	16,096
191	First National Ins. Co. of America	33,157	18,112	63,014
192	Fitchburg Mutual Fire Ins. Co.	8,623	3,735	14,782
193	Florists Mutual Ins. Co.	12,892	6,983	34,619
194	Foremost Ins. Co.	192,706	68,563	320,808
195	Forum Ins. Co.	13,450	10,794	44,026
196	General Accident Ins. Co. of America	219,992	135,011	589,229
197	General Ins. Co. of America	298,412	163,007	502,005
198	General Reinsurance Corp.	745,680	482,575	2,951,970
199	General Security Assurance Corp. of NY	14,853	9,860	27,964
200	Germantown Ins. Co.	5,979	2,530	19,227
201	Glens Falls Ins. Co.	45,305	30,826	89,366
202	Globe Indemnity Co.	264,111	155,337	503,251
203	Government Employees Ins. Co.	596,954	383,769	1,174,817
204	Grain Dealers Mutual Ins. Co.	53,224	31,357	74,005
205	Granite State Ins. Co.	....	....	6,047
206	Graphic Arts Mutual Ins. Co.	16,041	9,609	34,747
207	Great American Ins. Co.	678,850	403,806	1,372,882
208	Great Global Assurance Co.	1,721	479	3,959
209	Great Northern Ins. Co.	39,335	23,266	78,686
210	Great West Casualty Co.	46,703	30,035	78,005
211	Greater New York Mutual Ins. Co.	47,390	54,451	180,936

*Last (000) omitted.

CONDITION, YEAR ENDING DECEMBER 31,1981

*Total Liabilities Except Capital	*Capital And Surplus	*Gain From Under-writing	*Gain From Invest-ments	Loss Ratio %	Und. Exp. Ratio %	
$ 995,764	$ 226,519	$ -54,359	$ 63,486	78.0	31.7	157
152,623	93,127	-22,134	21,622	99.4	28.4	158
22,208	3,856	-946	1,819	92.9	21.2	159
79,481	27,915	-5,638	7,205	82.7	26.4	160
37,126	11,888	-1,321	3,114	74.7	37.3	161
39,518	20,014	-602	4,650	67.1	35.3	162
20,253	16,101	2,228	2,595	67.3	19.7	163
303,196	72,543	39,676	26,696	62.7	6.3	164
31,161	36,214	2,622	7,831	52.8	34.6	165
139,982	39,038	-10,686	12,781	73.5	37.3	166
1,815,761	521,562	-34,244	159,113	82.1	22.3	167
251,498	104,763	-6,063	19,743	70.5	33.1	168
23,936	5,270	814	472	....	....	169
1,089,237	276,646	-11,606	84,010	80.2	22.2	170
34,290	19,524	1,580	4,146	65.6	24.8	171
215,773	61,144	-25,820	23,527	106.3	26.0	172
9,388	2,466	-377	919	79.7	28.1	173
24,707	11,195	950	2,792	50.2	44.9	174
33,447	7,563	-2,272	3,136	76.0	32.3	175
5,330	4,385	7[illegible]	860	82.8	7.0	176
13,585	4,825	-1,297	1,237	79.1	32.7	177
27,921	11,683	-265	2,980	68.3	32.8	178
41,522	22,505	-1,485	3,235	67.4	35.9	179
38,866	40,727	-950	3,593	76.5	25.4	180
28,032	36,993	-822	5,026	72.5	29.8	181
98,074	26,521	-4,147	8,327	72.1	32.6	182
271,321	162,057	7,829	24,889	66.3	27.9	183
313,689	82,563	-19,569	19,522	78.0	31.7	184
119,826	96,633	-1,883	13,261	45.4	57.0	185
158	35,953	....	1,850	....	....	186
8,977	6,332	-491	982	68.6	40.2	187
2,552,399	813,870	-63,298	266,873	68.1	36.6	188
5,628	4,146	335	494	83.4	0.2	189
8,324	7,773	-89	2,570	74.4	28.7	190
40,949	22,065	5,377	-4,675	63.1	20.6	191
8,797	5,985	562	708	52.7	40.6	192
18,956	15,663	1,091	1,781	65.5	26.0	193
223,310	97,499	-5,309	17,567	53.7	49.9	194
26,834	17,192	-4,092	4,401	96.8	33.3	195
326,385	262,844	-11,389	31,972	73.2	32.2	196
367,152	134,852	6,732	36,385	63.1	34.6	197
2,205,098	746,873	18,797	158,418	68.5	29.0	198
17,585	10,378	-948	2,079	69.6	36.6	199
3,684	15,543	228	982	47.4	48.8	200
70,407	18,959	-4,349	4,549	78.0	31.7	201
395,698	107,553	-15,550	37,066	71.8	34.5	202
857,756	317,062	19,854	96,909	80.5	15.9	203
51,304	22,701	-1,078	4,959	69.1	32.8	204
104	5,943	....	332	....	....	205
26,224	8,523	-590	2,131	74.2	29.6	206
987,036	385,847	-18,365	151,056	67.5	35.3	207
1,555	2,404	299	299	30.0	53.2	208
57,959	20,726	-2,091	4,513	70.7	34.8	209
55,783	22,222	1,147	6,234	75.9	21.6	210
136,031	44,905	-29,263	12,886	135.0	25.2	211

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL

	Company	*Net Premiums Written	*Net Losses Incurred	*Admitted Assets
	Foreign Companies—Cont.			
212	Guarantee Ins. Co.	$ 27,746	$ 21,982	$ 70,720
213	Gulf Insurance Co.	81,926	42,451	198,328
214	Hanover Ins. Co.	363,803	217,094	677,610
215	HANSECO Ins. Co.	181,965	131,368	481,795
216	Harco National Ins. Co.	13,924	16,064	36,891
217	Harleysville Mutual Ins. Co.	243,133	157,911	415,840
218	Hartford Accident & Indemnity	1,066,088	690,275	2,610,289
219	Hartford Fire Ins. Co.	1,086,831	698,863	3,472,869
220	Hartford Sm. Boil. Inspection &	135,089	36,899	284,610
221	Hawkeye Security Ins. Co.	50,066	29,179	81,355
222	Highlands Ins. Co.	104,618	76,034	535,237
223	Home Indemnity Co.	189,489	134,673	373,317
224	Home Ins. Co.	1,481,458	1,052,894	3,327,685
225	Home Ins. Co. of Indiana	17,226	12,243	39,982
226	Home Reinsurance Co.	...	...	14,446
227	Horace Mann Ins. Co.	117,968	69,869	185,814
228	Ideal Mutual Ins. Co.	33,665	21,990	137,922
229	Imperial Casualty & Indemnity	27,756	10,025	57,493
230	INA Reinsurance Co.	263,878	184,480	600,941
231	INA Underwirters Ins. Co.	222,756	112,330	440,202
232	Indemnity Ins. Co. of North America	75,971	33,038	125,187
233	Industrial Indemnity Co.	266,918	156,394	676,786
234	Inland National Ins. Co.	...	...	3,332
235	Ins. Co. of Greater New York	5,266	6,050	23,361
236	Ins. Co. of North America	1,578,612	958,782	3,707,593
237	Ins. Co. of the State of Pennsylvania	83,469	57,045	266,474
238	Interboro Mutual Indemnity Ins.	8,346	6,950	23,058
239	International Bus. & Merc. Reass.	5,043	2,427	27,923
240	International Ins. Co.	74,144	43,443	184,168
241	JC Penney Casualty Ins. Co.	99,741	70,391	239,179
242	Jefferson Ins. Co. of New York	20,689	12,897	74,767
243	Jewelers Mutual Ins. Co.	7,738	6,742	10,804
244	John Deere Ins. Co.	82,359	62,318	139,371
245	Kansas City Fire & Marine Ins.	22,653	15,413	45,077
246	Kemper Reinsurance Co.	118,675	98,30[illegible]	432,011
247	Keystone Ins. Co.	93,406	68,899	175,531
248	Liberty Mutual Fire Ins. Co.	282,648	224,645	683,795
249	Liberty Mutual Ins. Co.	2,543,832	2,021,807	6,121,226
250	Lloyds Register Indl. Svcs. Ins.	...	...	...
251	London Guarantee & Accident Co.	46,795	32,328	104,302
252	Lumbermens Mutual Casualty Co.	752,208	453,612	2,033,343
253	Lumber Mutual Ins. Co.	21,175	11,148	51,335
254	Marine Indemnity Ins. Co. of America	2,174	1,094	11,093
255	Maryland Casualty Co.	682,747	415,267	1,482,761
256	Massachusetts Bay Ins. Co.	...	...	6,294
257	Massachusetts Casualty Ins. Co.	...	...	...
258	Massachusetts Plate Glass Ins.	5,607	1,530	7,283
259	Mead Reinsurance Corp.	13,120	10,174	41,558
260	Medical Indemnity of America	20,330	12,776	44,850
261	Medical Protective Co.	83,090	60,125	439,303
262	Mercantile & Gen. Rei. Co. of America	19,050	13,565	58,785
263	Merchants & Business Men's Mutual Ins. Co.	7,900	3,549	18,116
264	Merchants Ins. Co. of NH, Inc.	8,274	8,581	23,144
265	Merchants Mutual Ins. Co.	74,463	77,225	182,148
266	Merrimack Mutual Fire Ins. Co.	48,071	27,609	126,422

*Last (000) omitted.

CONDITION, YEAR ENDING DECEMBER 31,1981

*Total Liabilities Except Capital	*Capital And Surplus	*Gain From Under-writing	*Gain From Invest-ments	Loss Ratio %	Und. Exp. Ratio %	
$ 60,685	$ 10,036	$ -8,487	$ 3,722	97.1	33.9	212
122,152	76,176	-13,589	11,957	77.0	42.9	213
478,766	198,844	-14,675	34,488	70.2	34.0	214
380,476	101,319	-13,116	45,791	80.9	26.4	215
25,575	11,316	1,130	2,979	83.3	11.2	216
310,834	105,006	-7,630	26,449	73.0	30.2	217
1,852,909	757,380	-81,914	185,536	74.1	33.6	218
2,096,649	1,376,219	-84,884	181,644	74.1	33.8	219
136,616	147,995	12,315	15,546	30.1	60.5	220
58,106	23,249	-3.701	4,499	69.5	38.1	221
386,016	149,221	-5,097	35,285	93.4	11.6	222
325,485	47,831	-24,664	32,993	83.1	30.2	223
2,690,287	637,398	-192,884	375,910	83.1	30.2	224
29,313	10,669	-2,243	3,199	83.1	30.2	225
1,168	13,279	-117	1,705	....	....	226
133,922	51,891	5,633	12,995	68.1	27.0	227
121,668	16,254	-593	4,188	87.2	14.8	228
34,412	23,081	4,624	4,116	47.5	33.0	229
473,102	127,839	-3,527	31,303	67.3	33.9	230
325,626	114,577	-21,818	19,231	75.1	36.9	231
96,057	29,130	-9,533	-5,376	75.1	42.7	232
561,132	115,654	-4,217	26,896	71.0	30.6	233
1	3,331	....	305	....	....	234
15,138	8,223	-3,251	1,740	135.0	25.2	235
2,959,211	748,382	-91,006	213,244	75.1	30.7	236
216,604	49,870	160	14,216	82.5	17.3	237
19,554	3,504	-1,998	1,715	96.3	26.7	238
14,133	13,791	-1,417	1,451	122.2	47.8	239
153,433	30,735	-1,167	8,295	71.0	30.6	240
102,600	136,579	-14,531	17,891	82.6	32.2	241
59,284	15,482	-1,629	5,263	74.6	33.4	242
7,706	3,099	226	649	75.3	22.3	243
98,805	40,566	6,547	7,403	78.0	14.4	244
35,158	9,919	-2,174	1,790	78.0	31.7	245
342,887	89,124	-6,414	24,228	82.4	23.0	246
130,532	44,999	-11,159	10,384	85.8	26.6	247
551,981	131,814	-27,080	40,636	93.0	16.7	248
5,070,668	1,050,558	-243,462	364,597	93.0	16.7	249
....	....	....	....	....	....	250
72,213	32,089	-4,926	5,991	78.6	32.0	251
1,318,509	714,834	-39,903	112,728	73.2	32.3	252
34,684	16,651	525	3,474	60.1	37.3	253
4,797	6,296	170	937	55.3	37.0	254
1,081,948	400,813	-45,381	112,101	73.4	33.6	255
39	6,256	....	399	....	....	256
....	....	....	....	....	....	257
4,023	3,260	399	388	37.6	54.5	258
27,054	14,504	40	3,958	76.6	23.1	259
30,063	14,786	-8,055	3,168	80.0	66.1	260
352,224	87,079	-889	27,865	91.6	9.4	261
33,192	25,593	-1,791	4,990	74.5	34.7	262
7,956	10,160	2,913	1,369	44.8	21.0	263
20,252	2,892	-1,554	1,441	106.8	11.2	264
174,969	7,179	-14,270	13,619	106.8	11.5	265
57,624	68,797	990	5,288	63.7	34.4	266

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL

	Company	*Net Premiums Written	*Net Losses Incurred	*Admitted Assets
	Foreign Companies—Cont.			
267	Metropolitan Property & Liability Ins.	$386,595	$316,197	$1,115,963
268	MGIC Indemnity Corp.	30,354	5,756	163,669
269	MIC General Ins. Corporation	8,661	3,103	15,146
270	Michigan Millers Mutual Ins. Co.	52,561	28,373	102,404
271	Michigan Mutual Ins. Co.	199,773	148,521	586,378
272	MIC Property & Casualty Ins. Co.	68,031	2,344	80,441
273	Mid Century Ins. Co.	...	...	28,118
274	Midland Ins. Co.	68,526	40,976	191,278
275	Midwest Mutual Ins. Co.	17,779	7,659	25,078
276	Millers Mutual Fire Ins. Co. of TX	...	...	...
277	Millers Mutual Ins. Asn. of Ill.	44,750	33,195	86,998
278	Millers Mutual Ins. Co.	5,228	2,498	16,587
279	Millers National Ins. Co.	14,220	7,130	27,511
280	Minnehoma Ins. Co.	7,851	3,517	23,047
281	Mission Ins. Co.	188,847	112,440	540,262
282	Mission National Ins. Co.	97,122	46,850	235,081
283	Monarch Ins. Co. of Ohio	25,084	17,116	74,022
284	Mony Reinsurance Corp.	40,929	26,405	139,319
285	Motor Vehicle Casualty Co.	8,343	4,663	24,182
286	Motorists Mutual Ins. Co.	157,536	101,836	222,773
287	Motors Ins. Corp.	436,180	316,324	989,275
288	Munich American Reinsurance Co.	92,056	58,249	293,579
289	National American Ins. Co. of New York	32,210	18,515	53,943
290	National Bonding & Accident Ins. Co.	3,151	2,272	5,736
291	National Casualty Co.	52,882	38,023	129,396
292	National Chiropractic Mutual Insurance Co.	4,671	2,119	20,844
293	National Fire Ins. Co. of Hartford	256,418	186,052	724,757
294	National General Ins. Co.	29,871	18,379	34,279
295	National Grange Mutual Ins. Co.	98,523	61,059	165,015
296	National Property Owners Ins. Co.	5,690	4,685	13,226
297	National Reinsurance Corp.	102,706	102,435	308,786
298	National Surety Corp.	176,679	136,028	584,988
299	National Union Fire Ins. Co. of Pa.	317,430	216,836	1,082,728
300	Nationwide General Ins. Co.	3,771	3,260	16,531
301	Nationwide Mutual Fire Ins. Co.	278,433	189,084	482,133
302	Nationwide Mutual Ins. Co.	1,710,376	1,161,518	3,043,903
303	Netherlands Ins. Co.	17,093	10,828	26,859
304	New England Reinsurance Corp.	47,015	35,961	179,552
305	New Hampshire Ins. Co.	485,478	297,188	938,094
306	New York Underwriters Ins. Co.	104,755	67,360	50,032
307	NGM Fire & Cas. Ins. Co.	1,825	1,745	7,908
308	Niagara Fire Ins. Co.	45,305	30,826	91,534
309	Norfolk & Dedham Mutual Fire Ins. Co.	34,226	18,061	51,907
310	North American Co. for Prop. & Cas. Ins.	978	2,995	64,365
311	North American Reinsurance Corp.	223,355	168,741	916,307
312	Northbrook Property & Cas. Ins.	102,419	62,449	94,976
313	Northeastern Ins. Co. of Hartford	63,933	46,150	117,625
314	Northern Assurance Co. of America	139,653	69,690	226,204
315	Northern Ins. Co. of New York	...	...	25,913
316	North Star Reinsurance Corp.	36,899	26,728	184,714
317	Northwestern Natl. Ins. Co.	190,974	103,363	356,030
318	NWNL Reinsurance Co.	14,443	10,142	59,328
319	Occidental Fire & Cas. Co. of NC	16,266	12,450	32,122
320	Ohio Casualty Ins. Co.	310,411	174,569	845,406
321	Ohio Farmers Ins. Co.	109,692	56,701	232,130

*Last (000) omitted.

CONDITION, YEAR ENDING DECEMBER 31,1981

*Total Liabilities Except Capital	*Capital And Surplus	*Gain From Under-writing	*Gain From Invest-ments	Loss Ratio %	Und. Exp. Ratio %	
$ 915,580	$ 200,383	$ -101,512	$ 105,111	100.4	28.1	267
97,925	65,744	8,439	14,098	28.9	32.9	268
7,525	7,621	-817	1,018	89.2	31.5	269
58,345	44,058	288	8,490	63.7	35.7	270
455,384	130,994	-13,512	39,868	85.2	21.5	271
71,088	9,353	-1,183	3,768	65.8	60.7	272
5,818	22,300	4	1,285	....	....	273
152,803	38,475	-1,805	12,233	77.8	25.0	274
15,738	9,340	74	1,868	52.7	46.8	275
....	....	....	....	....	....	276
53,695	33,303	-9,329	6,598	86.1	34.0	277
5,459	11,128	859	885	52.1	32.4	278
17,447	10,064	-186	1,468	56.5	44.8	279
9,588	13,458	1,079	4,185	58.4	27.2	280
353,925	186,337	18,965	27,426	65.6	24.8	281
141,370	93,711	7,902	8,437	65.6	24.8	282
56,288	17,734	-4,332	5,367	79.6	37.8	283
98,992	40,326	-1,526	8,686	65.0	38.6	284
15,813	8,368	404	1,870	63.3	32.3	285
162,542	60,231	-9,164	12,877	76.4	29.5	286
721,706	267,569	8,415	67,612	77.6	20.7	287
242,499	51,079	-4,271	15,297	69.4	35.4	288
37,143	16,800	-3,113	5,479	65.2	44.3	289
3,358	2,379	-919	347	77.6	47.0	290
95,112	34,284	-3,864	8,550	72.7	34.3	291
14,772	6,071	710	1,455	71.4	13.2	292
609,524	115,232	-28,935	13,965	81.0	30.3	293
22,721	11,558	160	1,906	74.3	25.1	294
130,208	34,807	-7,453	11,178	74.3	33.2	295
6,945	6,281	-2,316	756	101.2	43.2	296
236,532	72,254	-6,925	9,734	86.3	19.2	297
463,342	121,645	25,346	30,615	64.8	24.8	298
914,660	168,068	776	49,361	82.4	17.3	299
10,062	6,469	-897	679	102.8	23.0	300
323,866	158,267	-9,434	29,361	76.8	26.6	301
2,012,397	1,021,505	-58,114	166,330	76.8	26.6	302
18,012	8,847	-1,093	2,417	74.2	32.5	303
142,251	37,301	-2,995	10,316	86.9	20.2	304
724,555	213,539	3,531	44,056	71.5	27.8	305
183,307	66,725	-8,182	18,254	74.1	33.8	306
2,683	5,225	-338	693	81.9	33.9	307
69,871	21,663	-4,349	4,456	78.0	31.7	308
34,209	17,698	-331	2,998	63.0	38.0	309
46,040	18,325	-3,772	6,217	298.5	76.3	310
797,406	118,901	-11,167	34,976	78.4	26.5	311
47,246	47,730	-1,881	6,712	70.6	31.2	312
81,318	36,307	-5,092	7,232	75.9	32.1	313
160,664	65,540	-12,021	12,787	73.5	37.3	314
177	25,736	....	1,961	....	....	315
131,815	52,899	-6,016	9,932	79.4	35.8	316
282,379	73,651	1,816	28,292	65.6	33.5	317
38,004	21,324	-3,007	4,910	78.9	44.4	318
21,325	10,797	-1,202	2,560	79.2	27.1	319
476,860	368,546	3,936	29,943	64.3	34.5	320
118,429	113,702	4,373	5,807	60.6	35.3	321

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL

	Company	*Net Premiums Written	*Net Losses Incurred	*Admitted Assets
	Foreign Companies—Cont.			
322	Ohio Security Ins. Co.	$ 6,411	$ 3,783	$ 16,053
323	Old General Ins. Co.	2,451	2,048	8,344
324	Old Republic Ins. Co.	103,183	96,193	629,773
325	Omaha Indemnity Co.	17,891	13,220	35,969
326	Pacific Employers Ins. Co.	96,620	68,719	278,744
327	Pacific Indemnity Co.	182,076	108,745	348,551
328	Pawtucket Mutual Ins. Co.	16,825	8,105	33,093
329	Peerless Ins. Co.	133,184	87,615	187,248
330	Peninsular Fire Ins. Co.	30,760	19,631	56,091
331	Penn Mutual Fire Ins. Co.	11,399	6,100	14,602
332	Pennsylvania General Ins. Co.	66,664	40,912	178,016
333	Pennsylvania Lumbermens Mutual	12,818	6,132	41,674
334	Pennsylvania Manufacturers Asn.	225,325	147,455	795,874
335	Pennsylvania Millers Mutual In.	21,180	12,454	46,061
336	Pennsylvania Ntl. Mutual Cas. Ins.	176,424	103,823	333,996
337	Petroleum Cas. Co.	16,879	13,608	31,934
338	Philadelphia Manufacturers Mutual	28,329	19,534	152,747
339	Philadelphia Reinsurance Corp.	35,835	32,038	108,234
340	Phoenix Asr. Co. of New York	109,272	75,608	236,959
341	Phoenix Insurance Co.	455,437	304,773	1,030,241
342	Physicians Mutual Ins. Co.	....	....	....
343	Planet Ins. Co.	7,328	4,317	22,400
344	PMI Ins. Co.	3,544	2,181	16,452
345	Preferred Mutual Ins. Co.	21,500	10,053	32,265
346	Preferred Risk Mutual Ins. Co.	128,723	77,643	174,550
347	Presidio Ins. Co.	10,436	8,901	34,694
348	Progressive Cas. Ins. Co.	142,467	67,678	263,804
349	Progressive Mutual Ins. Co.	2,527	1,527	10,383
350	Protection Mutual Ins. Co.	87,349	55,030	479,495
351	Protective Ins. Co.	20,627	14,571	82,407
352	Providence Mutual Fire Ins. Co.	8,488	3,536	20,282
353	Providence Washington Ins. Co.	69,374	39,676	181,824
354	Prudential Reinsurance Co.	323,745	248,347	1,502,030
355	Public Service Mutual Ins. Co.	87,145	59,968	309,933
356	Puritan Ins. Co.	46,241	23,586	163,414
357	Quincy Mutual Fire Ins. Co.	48,295	24,876	102,184
358	Ranger Ins. Co.	94,627	57,566	197,051
359	Reinsurance Corp. of New York	58,573	41,974	142,323
360	Reliance Ins. Co.	644,861	379,858	1,552,739
361	Republic Ins. Co.	241,961	121,014	467,732
362	Republic Western Ins. Co.	32,132	19,055	91,391
363	RLI Ins. Co.	14,709	7,213	32,234
364	Rochdale Ins. Co.	23,391	16,517	46,935
365	Royal Exchange Asr. of Am., Inc.	9,031	4,542	30,715
366	Royal Indemnity Co.	176,074	103,558	354,756
367	Royal Ins. Co. of America	407,170	239,479	763,152
368	SAFECO Ins. Co. of America	439,329	239,982	722,074
369	Safeguard Ins. Co.	110,046	64,724	211,978
370	Safety Mutual Cas. Corp.	9,668	4,929	35,230
371	Saint Paul Fire & Marine Ins. Co.	1,489,164	914,603	3,515,492
372	Saint Paul Mercury Ins. Co.	....	....	18,784
373	Scor Reinsurance Co.	37,347	28,433	135,176
374	Seaboard Surety Co.	20,890	4,133	95,157
375	Security Ins. Co. of Hartford	94,588	52,935	191,297
376	Select Ins. Co.	24,918	14,737	47,480

*Last (000) omitted.

CONDITION, YEAR ENDING DECEMBER 31,1981

*Total Liabilities Except Capital	*Capital And Surplus	*Gain From Under-writing	*Gain From Invest-ments	Loss Ratio %	Und. Exp. Ratio %	
$ 5,375	$ 10,679	$ 204	$ 1,006	67.0	29.9	322
4,017	4,327	219	402	87.1	4.7	323
496,412	133,360	5,227	34,905	85.6	10.0	324
19,425	16,544	-5,723	3,452	96.5	38.9	325
204,522	74,221	-1,531	17,019	75.1	26.3	326
269,306	79,245	-10,526	17,955	71.3	34.7	327
16,315	16,779	752	2,446	59.3	36.0	328
142,684	44,564	-8,095	14,265	74.7	31.4	329
43,428	12,663	-2,726	3,001	70.7	38.2	330
9,638	4,963	59	849	58.6	40.9	331
98,904	79,112	-3,556	10,832	73.2	32.4	332
13,464	28,209	612	2,922	58.4	36.5	333
689,638	106,237	11,739	56,565	82.6	11.9	334
24,458	21,603	152	3,260	61.8	37.5	335
260,908	73,088	-2,196	23,086	66.9	34.4	336
25,866	6,068	694	3,236	87.5	8.4	337
120,952	31,795	-17,855	11,742	75.1	88.5	338
84,253	23,981	-4,748	8,120	78.6	33.0	339
167,978	68,981	-11,652	14,080	78.7	32.1	340
775,336	254,905	-36,122	67,016	77.8	30.3	341
....	....	....	....	....	....	342
16,607	5,793	-449	528	71.0	35.4	343
5,376	11,076	-3,490	1,145	208.4	152.2	344
21,234	11,030	-53	1,761	59.5	40.8	345
103,356	71,195	-4,049	10,280	70.5	32.7	346
24,639	10,055	-4,753	1,877	116.1	41.9	347
181,493	82,311	261	8,969	63.0	36.8	348
4,388	5,994	-247	619	68.3	41.2	349
341,551	137,944	2,881	34,157	62.4	34.5	350
57,169	25,237	665	4,736	77.1	20.0	351
8,627	11,655	1,045	1,325	50.2	37.5	352
115,975	65,850	-846	23,081	70.0	31.3	353
1,322,902	179,128	-25,507	109,379	77.7	30.0	354
259,064	50,870	442	21,372	76.0	23.5	355
92,170	71,244	1,090	10,640	59.6	38.1	356
42,451	59,733	1,961	6,040	58.4	37.6	357
150,669	46,381	-3,452	10,433	73.1	30.5	358
105,037	37,287	-4,721	9,377	73.8	34.2	359
1,190,815	361,924	-39,519	226,298	71.0	35.4	360
362,284	105,448	-9,193	17,193	61.1	43.1	361
66,388	25,003	1,365	5,214	78.6	16.2	362
21,794	10,440	254	1,671	61.5	36.8	363
37,696	9,239	-1,873	3,444	73.8	34.2	364
19,416	11,300	961	2,065	54.5	35.1	365
263,577	91,180	-10,367	24,790	71.8	34.5	366
610,043	153,109	-23,973	57,553	71.8	34.5	367
553,939	168,134	8,138	33,904	63.1	35.0	368
165,600	46,378	-6,479	16,136	71.8	34.5	369
26,736	8,495	1,016	1,970	65.9	23.8	370
2,809,473	706,019	-58,915	202,456	72.4	31.5	371
1	18,783	....	1,124	....	....	372
113,084	22,091	-3,401	9,403	75.0	33.7	373
45,723	49,434	3,766	5,494	30.2	50.5	374
137,249	54,048	-7,856	1,301	68.6	40.2	375
35,330	12,150	-2,764	2,732	75.6	35.9	376

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL

	Company	*Net Premiums Written	*Net Losses Incurred	*Admitted Assets
	Foreign Companies—Cont.			
377	Sentry Ins. A Mutual Co.	$358,115	$232,120	$841,883
378	Shelby Mutual Ins. Co. of Shelby	125,446	86,016	206,516
379	Shelter Mutual Ins. Co.	218,949	134,524	336,286
380	Skandia America Reinsurance Co.	136,743	92,197	423,543
381	South Carolina Ins. Co.	135,683	69,997	286,913
382	Southern Ins. Co.	7,426	5,003	15,211
383	Standard Fire Ins. Co.	191,895	146,880	423,174
384	State Automobile Mutual Ins. Co.	186,929	110,960	296,051
385	State Farm Fire and Casualty Co.	2,438,247	1,411,213	3,583,573
386	State Farm General Ins. Co.	....	....	55,859
387	State Farm Mutual Automobile Ins. Co.	6,235,975	4,315,294	11,537,227
388	State Wide Ins. Co.	9,201	8,119	17,082
389	Summit Fidelity & Surety Co.	3,956	2,410	17,578
390	Sun Ins. Co. of New York	8,843	4,403	44,228
391	Switzerland General Ins. Corp. of N.Y.	17,353	11,256	28,365
392	TICO Ins. Co.	2,413	2,768	16,633
393	Transamerica Countrywide Ins. Co.	1,602	607	8,042
394	Transamerica Indemnity Co.	....	....	12,555
395	Transamerica Ins. Co.	531,854	324,433	1,029,607
396	Transamerica Premier Ins. Co.	29,537	19,474	81,493
397	Transatlantic Reinsurance Co.	124,700	87,120	407,749
398	Transcontinental Ins. Co.	45,250	32,833	136,712
399	Transit Casualty Co.	51,629	32,426	178,725
400	Transport Indemnity Co.	40,012	30,390	133,086
401	Transport Ins. Co.	54,906	51,003	200,201
402	Transportation Ins. Co.	21,958	10,944	52,095
403	Travelers Indemnity Co.	1,978,191	1,343,338	5,212,842
404	Travelers Indemnity Co. of America	....	....	10,752
405	Travelers Indemnity Co. of RI	199,079	168,612	542,918
406	Travelers Insurance Co. P & L	....	....	14,803,168
407	Twin City Fire Ins. Co.	39,283	25,260	99,941
408	Underwriters Ins. Co.	11,798	8,414	33,521
409	Union Indemnity Ins. Co. of New York	17,506	7,574	37,186
410	Union Mutual Ins. Co. of Providence	2,853	1,691	6,802
411	United Fire & Cas. Co.	61,314	28,494	82,639
412	United Fire Ins. Co.	9,462	10,953	8,040
413	United Pacific Ins. Co.	73,280	43,166	185,715
414	United States Fidelity & Guaranty Co.	2,005,794	1,304,623	4,151,174
415	United States Fire Ins. Co.	607,981	356,230	1,496,664
416	United States Liability Ins. Co.	8,940	3,471	31,673
417	Unity Fire & General Ins. Co.	22,290	14,462	51,492
418	Universal Underwriters Ins. Co.	148,032	72,460	299,932
419	USAA Cas. Ins. Co.	100,290	58,764	199,236
420	USAA General Indemnity Co.	12,732	6,817	27,380
421	Utica Mutual Ins. Co.	251,313	150,547	502,807
422	Utilities Mutual Ins. Co.	15,441	5,905	34,108
423	Valley Forge Ins. Co.	45,250	32,833	134,495
424	Vanguard Ins. Co.	....	....	12,976
425	Vigilant Ins. Co.	128,468	76,079	237,592
426	Virginia Surety Co. Inc.	14,607	3,962	40,090
427	Wausau Underwriters Ins. Co.	34,153	21,442	93,793
428	West American Ins. Co.	448,281	243,704	659,536
429	Westchester Fire Ins. Co.	266,918	156,394	666,608
430	Western Casualty & Surety Co.	185,541	108,295	512,969
431	Western Fire Ins. Co.	155,430	92,208	269,351

*Last (000) omitted.

CONDITION, YEAR ENDING DECEMBER 31,1981

*Total Liabilities Except Capital	*Capital And Surplus	*Gain From Under-writing	*Gain From Invest-ments	Loss Ratio %	Und. Exp. Ratio %	
$ 600,555	$ 241,327	$ -19,399	$ 46,832	71.1	34.2	377
157,854	48,662	-16,537	11,176	78.7	34.5	378
175,726	160,560	-2,481	22,613	71.7	29.4	379
333,456	90,087	-8,228	20,454	73.2	32.9	380
146,713	140,200	-9,907	71,940	73.3	35.4	381
11,156	4,055	332	949	63.3	32.8	382
312,634	110,540	-20,629	31,868	84.0	26.4	383
178,016	118,035	-6,462	15,152	70.0	33.5	384
2,406,149	1,177,424	22,494	210,961	69.1	29.9	385
48,782	7,077	....	978	....	....	386
5,847,460	5,689,767	4,965	511,429	82.5	17.4	387
16,907	175	-3,228	935	119.0	18.7	388
5,784	11,794	-345	1,434	77.2	33.9	389
24,597	19,631	1,036	3,878	54.1	34.5	390
18,202	10,163	-1,095	1,810	69.4	36.9	391
11,216	5,417	-1,093	984	129.0	12.5	392
1,740	6,302	548	595	33.0	41.7	393
400	12,155	-17	290	....	....	394
803,440	226,168	-47,140	52,036	74.0	35.1	395
44,161	37,332	-633	4,695	74.3	27.8	396
287,930	119,818	-4,572	23,789	76.5	27.2	397
107,553	29,159	-5,106	2,410	81.0	30.3	398
135,163	43,562	-3,281	13,307	75.3	30.9	399
106,268	26,818	-3,146	14,226	95.6	12.3	400
148,978	51,223	-4,859	9,764	106.3	2.2	401
36,255	15,840	-2,960	1,648	81.0	38.7	402
4,091,759	1,121,082	-167,785	252,965	79.4	29.3	403
159	10,593	....	675	....	....	404
446,428	96,490	-28,750	29,891	93.5	21.5	405
14,124,643	678,525	....	1,802	....	....	406
68,721	31,221	-3,068	7,183	74.1	33.8	407
25,949	7,572	-2,234	2,083	91.4	26.2	408
29,725	7,461	31	2,400	58.9	40.9	409
3,936	2,866	-101	461	70.5	33.0	410
57,812	24,828	1,443	3,808	59.8	37.6	411
5,437	2,603	-1,354	865	71.4	37.1	412
141,907	43,809	-4,491	4,769	71.0	35.4	413
3,089,522	1,061,652	-94,934	268,014	74.8	29.9	414
1,236,824	259,841	-9,506	96,461	71.0	30.6	415
13,313	18,359	237	1,539	50.2	47.0	416
36,717	14,774	-1,712	3,036	72.2	35.7	417
158,579	141,353	20,406	17,721	58.3	27.8	418
140,019	59,217	1,898	15,839	79.5	18.5	419
13,172	14,209	3,060	2,194	63.0	12.8	420
402,389	100,419	-9,037	31,804	74.2	29.4	421
31,364	2,744	5,913	3,047	49.2	9.3	422
107,549	26,946	-5,106	4,324	81.0	30.3	423
984	11,992	385	856	....	....	424
190,016	47,576	-5,559	12,246	68.2	36.2	425
34,078	6,012	76	2,153	48.3	50.8	426
68,242	25,551	-1,183	6,230	81.4	22.3	427
430,460	229,076	14,363	43,081	65.7	31.1	428
547,605	119,004	-4,158	42,845	71.0	30.6	429
319,439	193,530	-8,858	23,977	74.1	30.8	430
147,153	122,199	-600	15,953	68.1	32.3	431

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL

	Company	*Net Premiums Written	*Net Losses Incurred	*Admitted Assets
	Foreign Companies—Cont.			
432	Western Surety Co.	$ 27,564	$ 1,814	$ 49,962
433	Westfield Ins. Co.	87,754	45,361	139,026
434	Whiting National Ins. Co.	4,158	2,062	8,963
435	Windsor Mount Joy Mutual Ins. Co.	2,330	900	4,238
436	Worcester Mutual Ins. Co.	25,411	12,311	48,821
437	Yasuda Fire & Marine Ins. Co. of NY	13,887	7,880	35,589
438	York Ins. Co.	1,488	828	6,717
	Totals	$69,910,951	$46,143,028	$176,192,393
	Reciprocal Exchange of Other States			
439	Canners Exchange Subscribers	$3,607	$2,642	$15,773
440	Casualty Recip Exchange	44,851	19,769	93,075
441	Farmers Ins. Exchange	1,918,739	1,318,464	2,599,580
442	Fire Ins. Exchange	374,754	235,842	477,674
443	Lumbermens Underwriting Alliance	55,879	26,005	111,936
444	National Fire & Indemnity Exchange	974	357	3,071
445	National Ins. Underwriters	3,534	2,108	13,769
446	Reciprocal Exchange	20,387	8,986	36,769
447	State Auto Ins. Asn.	34,204	23,290	43,904
448	Truck Ins. Exchange	289,792	195,992	846,337
449	United Services Automobile Asn.	848,211	524,256	1,573,768
450	Warner Reciprocal Insurers	4,525	2,524	7,441
	Totals	$3,599,457	$2,360,235	$5,823,097
	Alien Companies (Companies of Other Countries, U.S. Branches)			
451	Alliance Assurance Co. Ltd., U.S. Branch	$29,389	$17,443	$73,928
452	Caledonian Ins. Co., U.S. Branch	2,742	1,677	8,938
453	General Acc. F & L Asr. Corp. Ltd.	279,990	171,832	761,221
454	General I C of Trieste & Venice	17,604	11,449	39,627
455	Gerling Global Rei. Corp. of U.S.	42,237	31,956	126,402
456	London Assurance, U.S. Branch	45,162	26,931	107,820
457	Munich Reinsurance Co., U.S. Branch	102,335	64,161	189,869
458	New Zealand Ins. Co. Ltd., U.S. Branch	6,254	3,079	23,204
459	Nippon Fire & Mar. Ins. Co., Ltd., U.S. Branch	4,034	2,902	11,573
460	Sea Ins. Co. Ltd., U.S. Branch	32,441	19,253	77,394
461	Sun Ins. Office, Ltd., U.S. Branch	48,792	29,535	110,991
462	Swiss Reinsurance Co., U.S. Branch	274,142	207,682	701,700
463	Taisho Mar. & Fire Ins. Co., Ltd., U.S. Branch	16,130	10,408	27,949
464	Tokio Marine & Fire Ins. Co., Ltd.	62,556	39,034	153,342
465	Union & Phenix Espanol Ins. Co.	682	456	7,217
466	Winterthur Swiss Ins. Co., U.S. Branch	59,863	66,815	191,976
467	Zurich Ins. Co., U.S. Branch	360,646	208,493	853,077
	Totals	$1,384,999	$913,106	$3,466,228
	Aggregates	$78,954,376	$52,079,536	$194,194,717

*Last (000) omitted.

CONDITION, YEAR ENDING DECEMBER 31,1981

*Total Liabilities Except Capital	*Capital And Surplus	*Gain From Underwriting	*Gain From Investments	Loss Ratio %	Und. Exp. Ratio %	
$ 28,694	$ 21,268	$ 2,478	$ 3,976	12.1	77.4	432
91,023	48,003	3,498	5,691	60.6	35.3	433
6,337	2,625	-353	527	66.4	43.4	434
2,126	2,112	171	288	50.0	42.2	435
25,383	23,438	2,282	2,585	55.5	35.5	436
18,486	17,103	-1,354	2,685	74.6	35.6	437
1,973	4,745	-9	420	66.7	33.9	438
$131,743,432	$44,448,957	$-3,654,643	$9,995,279	77.2	28.2	
$7,711	$8,062	$609	$498	64.7	23.4	439
73,497	19,578	9,413	4,040	52.9	26.1	440
1,886,301	713,279	-46,626	131,305	77.4	25.1	441
366,319	111,355	-13,707	22,374	72.4	31.5	442
51,872	60,064	3,658	6,380	55.7	37.1	443
1,132	1,939	313	215	41.7	25.6	444
11,004	2,765	-471	606	65.6	47.7	445
27,179	9,590	4,279	1,704	52.9	26.1	446
35,628	8,277	-2,716	2,780	71.3	35.4	447
677,163	169,174	-21,844	45,970	85.5	22.4	448
852,349	721,419	82,392	89,478	75.8	14.1	449
4,014	3,427	-124	79	64.6	38.2	450
$3,994,169	$1,828,929	$15,176	$305,629	76.3	23.3	
$45,614	$28,314	$-1,110	$4,402	70.6	33.3	451
3,383	5,554	69	637	70.9	26.5	452
459,202	302,019	-14,447	20,269	73.2	32.2	453
27,779	11,848	-1,244	2,458	72.9	34.5	454
94,898	31,505	-2,728	8,929	76.9	29.0	455
68,444	39,376	-2,056	7,240	71.1	33.6	456
142,321	47,549	-2,876	15,662	68.4	34.5	457
6,043	17,160	-1,135	2,230	75.2	49.1	458
5,334	6,238	-782	1,039	82.0	39.0	459
53,836	23,559	-1,321	5,653	70.8	33.5	460
74,522	36,469	-3,230	6,881	72.2	34.6	461
544,905	156,795	-14,548	48,976	78.7	26.5	462
13,131	14,818	-656	3,419	67.6	36.3	463
93,796	59,546	-6,172	9,134	73.1	36.9	464
1,043	6,174	-56	419	72.8	35.9	465
133,274	58,701	-7,895	15,308	88.1	21.7	466
702,950	150,127	-16,473	55,085	70.7	34.1	467
$2,470,473	$995,752	$-76,660	$207,741	74.1	31.5	
$14,856,244	$49,338,467	$-3,935,546	$11,053,820	77.1	28.0	

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
FIRE

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
ABINGTON MUTUAL FIRE INS CO	$ 12	$ 1	0.083
ADMIRAL INS CO	26	6	0.231
AETNA CASUALTY & SURETY CO	3,092	1,482	0.479
AETNA FIRE UNDERWRITERS INS CO	20	2	0.100
AETNA INS CO	1,800	430	0.239
AFFILIATED FM INS CO	878	-148	-0.169
AGRICULTURAL INS CO	454	470	1.035
AGWAY INS CO	11	-1	-0.091
ALLENDALE MUTUAL INS CO	4,330	1,232	0.285
ALLIANZ INS CO	311	178	0.572
ALLSTATE INS CO	1,474	908	0.616
AMERICAN AUTOMOBILE INS CO	6	0	0.000
AMERICAN BANKERS INS CO OF FL	208	193	0.928
AMERICAN CASUALTY CO OF READING	2	0	0.000
AMERICAN CENTENNIAL INS CO	2	0	0.000
AMERICAN DRUGGISTS INS CO	22	18	0.818
AMERICAN EMPLOYERS INS CO	1	0	0.000
AMERICAN HARDWARE MUTUAL INS CO	56	10	0.179
AMERICAN HOME ASSURANCE COMPANY	496	3,331	6.716
AMERICAN INS CO	2,050	818	0.399
AMERICAN MANUFACTURERS MUTUAL INS CO	1	0	0.000
AMERICAN MOTORISTS INS CO	8	-2	-0.250
AMERICAN MUTUAL INS CO OF BOSTON	30	8	0.267
AMERICAN NATIONAL FIRE INS CO	1,449	409	0.282
AMERICAN POLICYHOLDERS INS CO	25	-4	-0.160
AMICA MUTUAL INS CO	13	0	0.000
ARKWRIGHT BOSTON MFRS MUTUAL INS CO	2,601	-7,274	-2.797
ATLANTA INTERNATIONAL INS CO	161	63	0.391
ATLANTIC EMPLOYERS INSURANCE COMPANY	13	0	0.000
ATLANTIC MUTUAL INS CO	66	-2	-0.030
ATLAS ASSURANCE CO OF AMERICA	1	0	0.000
BAKERS INS CO	365	216	0.592
BANKERS STANDARD INS CO	1	0	0.000
BIRMINGHAM FIRE INS CO OF PA	324	106	0.327
BITUMINOUS CASUALTY CORP	1	0	0.000
BOSTON OLD COLONY INS CO	59	8	0.136
BUCKS COUNTY CONTRIBUTIONSHIP	0	0	0.000
CAMBRIDGE MUTUAL FIRE INS CO	162	153	0.944
CAMDEN FIRE INS ASN	1,210	894	0.739
CANNERS EXCHANGE SUBSCRIBERS	259	6	0.023

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
CENTENNIAL INS CO	$ 190	$ 20	0.105
CENTRAL MUTUAL INS CO	263	20	0.076
CENTRAL NATIONAL INS CO OF OMAHA	42	35	0.833
CENTURY INDEMNITY CO	24	2	0.083
CHARTER OAK FIRE INS CO	1,070	75	0.070
CHESTER COUNTY MUTUAL INS CO	151	87	0.576
CHURCH INS CO	1	0	0.000
CITY INS CO	1	0	0.000
COLONIAL ASSURANCE COMPANY	1	0	0.000
COMMERCE & INDUSTRY INS CO	803	68	0.085
COMMERCIAL INS CO OF NEWARK NJ	2	0	0.000
COMMERCIAL UNION INS CO	791	780	0.986
CONNECTICUT INDEMNITY CO	97	24	0.247
CONTINENTAL CASUALTY CO	1,056	398	0.377
CONTINENTAL INS CO	2,077	979	0.471
CUMBERLAND MUTUAL FIRE INS CO	1,655	548	0.331
CUMIS INS SOCIETY INC	4	0	0.000
EAGLE STAR INS CO OF AMERICA	49	0	0.000
ELECTRIC INS CO	1	0	0.000
EMPLOYERS FIRE INS CO	24	2	0.083
EMPLOYERS INS OF WAUSAU A MUTUAL CO	194	-348	-1.794
EMPLOYERS MUTUAL CASUALTY CO	1	0	0.000
EXCELSIOR INS CO	712	568	0.798
FARM FAMILY MUTUAL INS CO	219	85	0.388
FARMERS MUTUAL FIRE ASR OF NJ	590	269	0.456
FARMERS RELIANCE CAS CO	13	3	0.231
FARMERS RELIANCE INS CO OF NJ	1,865	583	0.313
FEDERAL INS CO	910	396	0.435
FIDELITY & CASUALTY CO OF NY	138	59	0.428
FIDELITY & DEPOSIT CO OF MARYLAND	3	0	0.000
FIDELITY & GUARANTY INS UDWRS INC	2	0	0.000
FIRE & CASUALTY INS CO OF CT	5	839	******
FIREMANS FUND INS CO	509	151	0.297
FIREMENS INS CO OF NEWARK NJ	448	232	0.518
FITCHBURG MUTUAL FIRE INS CO	61	18	0.295
FLORISTS MUTUAL INS CO	86	735	8.547
FOREMOST INS CO	0	-2	******
GENERAL ACC F & L ASR CORP LTD US BR	446	273	0.612
GENERAL INS CO OF AMERICA	13	-4	-0.308
GLENS FALLS INS CO	568	346	0.609

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
FIRE

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
GLOBE INDEMNITY CO	$ 6	$ 0	0.000
GOVERNMENT EMPLOYEES INS CO	0	5	******
GRANITE STATE INS CO	4	1	0.250
GREAT AMERICAN INS CO	556	99	0.178
GREATER NEW YORK MUTUAL INS CO	1	5	5.000
GUARANTEE INS CO	159	24	0.151
HANOVER INS CO	395	50	0.127
HARCO NATIONAL INS CO	1	0	0.000
HARLEYSVILLE MUTUAL INS CO	548	194	0.354
HARTFORD ACCIDENT & INDEMNITY CO	11	24	2.182
HARTFORD CASUALTY INS CO	-1	0	0.000
HARTFORD FIRE INS CO	2,374	537	0.226
HIGHLANDS INS CO	4	0	0.000
HOME INDEMNITY CO	22	-23	-1.045
HOME INS CO	1,439	597	0.415
HOME INS CO OF INDIANA	7	0	0.000
INA UNDERWRITERS INS CO	10	45	4.500
INDUSTRIAL INDEMNITY CO	4	1	0.250
INS CO OF GREATER NEW YORK	1	2	2.000
INS CO OF NORTH AMERICA	2,103	889	0.423
INS CO OF THE STATE OF PENNSYLVANIA	213	47	0.221
INTEGRITY INS CO	20	-622	******
INTERNATIONAL INS CO	14	-85	-6.071
JEFFERSON INS CO OF NEW YORK	26	4	0.154
JEWELERS MUTUAL INS CO	3	0	0.000
JOHN DEERE INS CO	10	2	0.200
KANSAS CITY FIRE & MARINE INS CO	1	0	0.000
KEYSTONE INS CO	22	13	0.591
LIBERTY MUTUAL FIRE INS CO	607	450	0.741
LIBERTY MUTUAL INS CO	19	5	0.263
LUMBER MUTUAL INS CO	108	66	0.611
LUMBERMENS MUTUAL CASUALTY CO	127	58	0.457
LUMBERMENS UNDERWRITING ALLIANCE	563	107	0.190
MARYLAND CASUALTY CO	361	200	0.554
MASSACHUSETTS BAY INS CO	1	0	0.000
MERCHANTS & BUSINESS MEN'S M I C	187	161	0.861
MERCHANTS INS CO OF NH INC	4	1	0.250
MERCHANTS MUTUAL INS CO	88	44	0.500
MERRIMACK MUTUAL FIRE INS CO	39	-1	-0.026
MICHIGAN MILLERS MUTUAL INS CO	86	36	0.419
MICHIGAN MUTUAL INS CO	$ 28	$ 32	1.143
MIDLAND INS CO	20	1,889	94.450
MILLERS MUTUAL INS CO	235	0	0.000
MISSION INS CO	278	32	0.115
MISSION NATIONAL INS CO	1	0	0.000
MONARCH INS CO OF OHIO	79	100	1.266
MOTOR CLUB OF AMERICA INS CO	367	48	0.131
NATIONAL AMERICAN INS CO OF NEW YORK	1	0	0.000
NATIONAL FIRE & INDEMNITY EXCHANGE	16	0	0.000
NATIONAL FIRE INS CO OF HARTFORD	426	291	0.683
NATIONAL GRANGE MUTUAL INS CO	2	0	0.000
NATIONAL SURETY CORP	677	169	0.250
NATIONAL UNION FIRE INS CO OF PITTSB	2,499	1,904	0.762
NATIONWIDE MUTUAL FIRE INS CO	44	-8	-0.182
NATIONWIDE MUTUAL INS CO	12	-1	-0.083
NEW HAMPSHIRE INS CO	349	242	0.693
NEW JERSEY MANUFACTURERS INS CO	450	125	0.278
NEW YORK UNDERWRITERS INS CO	2	0	0.000
NEWARK INS CO	1,762	793	0.450
NIAGARA FIRE INS CO	5	1	0.200
NIPPON FIRE & MAR INS CO LTD US BR	1	0	0.000
NORFOLK & DEDHAM MUTUAL FIRE INS CO	101	70	0.693
NORTH RIVER INS CO	1,289	297	0.230
NORTH STAR REINSURANCE CORP	5	0	0.000
NORTHBROOK PROPERTY & CAS INS CO	14	5	0.357
NORTHERN INS CO OF NEW YORK	125	31	0.248
NORTHWESTERN NTL INS CO	312	13	0.042
OHIO CASUALTY INS CO	777	255	0.328
OLD REPUBLIC INS CO	641	875	1.365
PACIFIC INDEMNITY CO	59	14	0.237
PAWTUCKET MUTUAL INS CO	47	-17	-0.362
PEERLESS INS CO	2	0	0.000
PENN MUTUAL FIRE INS CO	145	94	0.648
PENNSYLVANIA GENERAL INS CO	10	2	0.200
PENNSYLVANIA LUMBERMENS MUTUAL INS C	3,160	1,172	0.371
PENNSYLVANIA MANUFACTURERS ASN INS C	3	0	0.000
PENNSYLVANIA MILLERS MUTUAL INS CO	133	-12	-0.090
PENNSYLVANIA NTL MUTUAL CAS INS CO	209	49	0.234
PHILADELPHIA MANUFACTURERS MU I C	1,150	295	0.257
PHOENIX ASR CO OF NEW YORK	57	20	0.351

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
FIRE

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
PLANET INS CO	$ 0	$ 0	0.000
PREFERRED MUTUAL INS CO	209	114	0.545
PREFERRED RISK MUTUAL INS CO	2	0	0.000
PROTECTION MUTUAL INS CO	2,925	-1,298	-0.444
PROVIDENCE MUTUAL FIRE INS CO	18	-4	-0.222
PROVIDENCE WASHINGTON INS CO	129	-49	-0.380
PRUDENTIAL PROPERTY & CAS INS CO	120	35	0.292
PUBLIC SERVICE MUTUAL INS CO	91	159	1.747
PURITAN INS CO	33	-62	-1.879
QUINCY MUTUAL FIRE INS CO	325	5	0.015
RANGER INS CO	5	0	0.000
RELIANCE INS CO	455	-21	-0.046
REPUBLIC INS CO	245	57	0.233
ROYAL EXCHANGE ASR OF AM INC	1	0	0.000
ROYAL INDEMNITY CO	0	-8	******
ROYAL INS CO OF AMERICA	711	191	0.269
SAFECO INS CO OF AMERICA	0	-1	******
SAINT PAUL FIRE & MARINE INS CO	5,029	1,816	0.361
SAINT PAUL MERCURY INS CO	500	0	0.000
SECURITY INS CO OF HARTFORD	45	-6	-0.133
SELECT WAY INS CO	39	11	0.282
SELECTED RISKS INS CO	1,389	354	0.255
SENTRY INS A MUTUAL CO	705	275	0.390
SOUTH CAROLINA INS CO	12	0	0.000
STANDARD FIRE INS CO	2	0	0.000
STATE FARM FIRE AND CASUALTY CO	94	-12	-0.128
STATE FARM GENERAL INS CO	18	1	0.056
SUN INS OFFICE LTD US BR	85	15	0.176
SUSSEX MUTUAL INS CO	25	0	0.000
TAISHO MAR & FIRE INS CO LTD US BR	1	2	2.000
TOKIO MARINE & FIRE INS CO LTD US BR	49	6	0.122
TRANSAMERICA INS CO	54	-4	-0.074
TRANSCONTINENTAL INS CO	2	0	0.000
TRANSPORTATION INS CO	1	6	6.000
TRAVELERS INDEMNITY CO	2,464	735	0.298
TRAVELERS INDEMNITY CO OF AMERICA	14	1	0.071
TRAVELERS INDEMNITY CO OF RI	1	0	0.000
TWIN CITY FIRE INS CO	4	0	0.000
UNION INDEMNITY INS CO OF NEW YORK	19	23	1.211
UNITED PACIFIC INS CO	7	0	0.000
UNITED SERVICES AUTOMOBILE ASN	$ 164	$ 30	0.183
UNITED STATES FIDELITY & GUARANTY CO	1,431	535	0.374
UNITED STATES FIRE INS CO	429	103	0.240
UNIVERSAL UNDERWRITERS INS CO	1,235	109	0.088
USAA CAS INS CO	3	0	0.000
UTICA MUTUAL INS CO	156	5	0.032
VALLEY FORGE INS CO	1	0	0.000
VANGUARD INS CO	0	0	0.000
WARNER RECIPROCAL INSURERS	14	0	0.000
WEST AMERICAN INS CO	39	32	0.821
WESTCHESTER FIRE INS CO	7	0	0.000
WORCESTER MUTUAL INS CO	31	-10	-0.323
YASUDA FIRE & MARINE INS CO OF AM	0	0	0.000
ZURICH INS CO US BR	132	29	0.220
TOTALS	$82,195	$25,642	0.312

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
ALLIED LINES

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
ABINGTON MUTUAL FIRE INS CO	$ 5	0	0.000
ADMIRAL INS CO	1	0	0.000
AETNA CASUALTY & SURETY CO	2,270	1,116	0.492
AETNA FIRE UNDERWRITERS INS CO	11	1	0.091
AETNA INS CO	1,199	109	0.091
AFFILIATED FM INS CO	238	61	0.256
AGRICULTURAL INS CO	0	2,544	******
AGWAY INS CO	3	0	0.000
ALLIANZ INS CO	37	226	6.108
ALLSTATE INS CO	1,005	316	0.314
AMERICAN AUTOMOBILE INS CO	1	0	0.000
AMERICAN BANKERS INS CO OF FL	69	12	0.174
AMERICAN DRUGGISTS INS CO	6	0	0.000
AMERICAN GUARANTEE & LIABILITY IN CO	2	0	0.000
AMERICAN HARDWARE MUTUAL INS CO	19	16	0.842
AMERICAN HOME ASSURANCE COMPANY	260	11,894	45.746
AMERICAN INS CO	511	122	0.239
AMERICAN MANUFACTURERS MUTUAL INS CO	1	0	0.000
AMERICAN MOTORISTS INS CO	5	4	0.800
AMERICAN MUTUAL INS CO OF BOSTON	12	-14	-1.167
AMERICAN NATIONAL FIRE INS CO	515	118	0.229
AMERICAN POLICYHOLDERS INS CO	10	1	0.100
AMICA MUTUAL INS CO	9	0	0.000
ATLANTA INTERNATIONAL INS CO	52	-42	-0.808
ATLANTIC EMPLOYERS INSURANCE COMPANY	5	0	0.000
ATLANTIC MUTUAL INS CO	38	2	0.053
ATLAS ASSURANCE CO OF AMERICA	1	0	0.000
BAKERS INS CO	86	38	0.442
BIRMINGHAM FIRE INS CO OF PA	53	-7	-0.132
BITUMINOUS CASUALTY CORP	2	7	3.500
BOSTON OLD COLONY INS CO	16	6	0.375
BUCKS COUNTY CONTRIBUTIONSHIP	1	0	0.000
CAMBRIDGE MUTUAL FIRE INS CO	88	29	0.330
CAMDEN FIRE INS ASN	437	134	0.307
CANNERS EXCHANGE SUBSCRIBERS	59	43	0.729
CENTENNIAL INS CO	86	31	0.360
CENTRAL MUTUAL INS CO	63	-3	-0.048
CENTRAL NATIONAL INS CO OF OMAHA	24	6	0.250
CENTURY INDEMNITY CO	6	0	0.000
CHARTER OAK FIRE INS CO	300	26	0.087
CHESTER COUNTY MUTUAL INS CO	$ 60	$ -2	-0.033
CHURCH INS CO	1	0	0.000
CITY INS CO	0	0	0.000
COLONIAL ASSURANCE COMPANY	0	0	0.000
COMMERCE & INDUSTRY INS CO	138	260	1.884
COMMERCIAL UNION INS CO	444	192	0.432
CONNECTICUT INDEMNITY CO	60	24	0.400
CONTINENTAL CASUALTY CO	603	248	0.411
CONTINENTAL INS CO	837	247	0.295
CUMBERLAND MUTUAL FIRE INS CO	730	123	0.168
CUMIS INS SOCIETY INC	3	2	0.667
EAGLE STAR INS CO OF AMERICA	9	15	1.667
ELECTRIC INS CO	1	0	0.000
ELECTRIC MUTUAL LIABILITY INS CO	3	0	0.000
EMPLOYERS FIRE INS CO	21	1	0.048
EMPLOYERS INS OF WAUSAU A MUTUAL CO	72	-976	******
EMPLOYERS MUTUAL CASUALTY CO	1	0	0.000
EXCELSIOR INS CO	320	111	0.347
FARM FAMILY MUTUAL INS CO	82	-6	-0.073
FARMERS MUTUAL FIRE ASR OF NJ	232	76	0.328
FARMERS RELIANCE CAS CO	1	0	0.000
FARMERS RELIANCE INS CO OF NJ	810	206	0.254
FEDERAL INS CO	476	194	0.408
FIDELITY & CASUALTY CO OF NY	49	-5	-0.102
FIDELITY & DEPOSIT CO OF MARYLAND	6	0	0.000
FIDELITY & GUARANTY INS UDWRS INC	1	0	0.000
FIRE & CASUALTY INS CO OF CT	1	0	0.000
FIREMANS FUND INS CO	222	53	0.239
FIREMENS INS CO OF NEWARK NJ	153	47	0.307
FITCHBURG MUTUAL FIRE INS CO	54	16	0.296
FLORISTS MUTUAL INS CO	71	15	0.211
FOREMOST INS CO	0	-1	******
GENERAL ACC F & L ASR CORP LTD US BR	159	230	1.447
GENERAL INS CO OF AMERICA	1	-1	-1.000
GLENS FALLS INS CO	192	80	0.417
GREAT AMERICAN INS CO	252	163	0.647
GREATER NEW YORK MUTUAL INS CO	0	1	******
GUARANTEE INS CO	56	132	2.357
HANOVER INS CO	151	69	0.457
HARLEYSVILLE MUTUAL INS CO	213	124	0.582

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
ALLIED LINES

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
HARTFORD ACCIDENT & INDEMNITY CO	$ 9	$ 10	1.111
HARTFORD FIRE INS CO	971	483	0.497
HIGHLANDS INS CO	-1	0	0.000
HOME INDEMNITY CO	15	3	0.200
HOME INS CO	557	227	0.408
HOME INS CO OF INDIANA	3	0	0.000
INA UNDERWRITERS INS CO	2	0	0.000
INS CO OF NORTH AMERICA	667	222	0.333
INS CO OF THE STATE OF PENNSYLVANIA	137	64	0.467
INTEGRITY INS CO	25	619	24.760
INTERNATIONAL INS CO	4	2	0.500
JEFFERSON INS CO OF NEW YORK	3	0	0.000
JOHN DEERE INS CO	3	0	0.000
KEYSTONE INS CO	11	-2	-0.182
LIBERTY MUTUAL FIRE INS CO	275	80	0.291
LIBERTY MUTUAL INS CO	0	0	0.000
LUMBER MUTUAL INS CO	56	3	0.054
LUMBERMENS MUTUAL CASUALTY CO	79	28	0.354
LUMBERMENS UNDERWRITING ALLIANCE	87	52	0.598
MARYLAND CASUALTY CO	125	24	0.192
MASSACHUSETTS BAY INS CO	0	0	0.000
MERCHANTS & BUSINESS MEN'S M I C	48	11	0.229
MERCHANTS INS CO OF NH INC	1	0	0.000
MERCHANTS MUTUAL INS CO	33	33	1.000
MERRIMACK MUTUAL FIRE INS CO	20	0	0.000
MICHIGAN MILLERS MUTUAL INS CO	42	9	0.214
MICHIGAN MUTUAL INS CO	11	0	0.000
MIDLAND INS CO	11	0	0.000
MILLERS MUTUAL INS CO	31	-8	-0.258
MISSION INS CO	152	10	0.066
MISSION NATIONAL INS CO	2	0	0.000
MONARCH INS CO OF OHIO	42	12	0.286
MOTOR CLUB OF AMERICA INS CO	148	-4	-0.027
NATIONAL FIRE & INDEMNITY EXCHANGE	2	-6	-3.000
NATIONAL FIRE INS CO OF HARTFORD	149	84	0.564
NATIONAL GRANGE MUTUAL INS CO	1	-23	******
NATIONAL SURETY CORP	426	158	0.371
NATIONAL UNION FIRE INS CO OF PITTSB	728	753	1.034
NATIONWIDE MUTUAL FIRE INS CO	14	27	1.929
NATIONWIDE MUTUAL INS CO	5	0	0.000

*Last (000) omitted.

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
NEW HAMPSHIRE INS CO	$111	$ 15	0.135
NEW JERSEY MANUFACTURERS INS CO	225	33	0.147
NEWARK INS CO	591	114	0.193
NIAGARA FIRE INS CO	2	0	0.000
NIPPON FIRE & MAR INS CO LTD US BR	1	0	0.000
NORFOLK & DEDHAM MUTUAL FIRE INS CO	44	9	0.205
NORTH RIVER INS CO	369	158	0.428
NORTHBROOK PROPERTY & CAS INS CO	8	9	1.125
NORTHERN INS CO OF NEW YORK	77	29	0.377
NORTHWESTERN NTL INS CO	195	15	0.077
OHIO CASUALTY INS CO	295	52	0.176
PACIFIC INDEMNITY CO	37	13	0.351
PAWTUCKET MUTUAL INS CO	26	4	0.154
PEERLESS INS CO	1	0	0.000
PENN MUTUAL FIRE INS CO	56	1	0.018
PENNSYLVANIA GENERAL INS CO	0	0	0.000
PENNSYLVANIA LUMBERMENS MUTUAL INS C	321	52	0.162
PENNSYLVANIA MANUFACTURERS ASN INS C	1	0	0.000
PENNSYLVANIA MILLERS MUTUAL INS CO	22	0	0.000
PENNSYLVANIA NTL MUTUAL CAS INS CO	71	42	0.592
PHILADELPHIA MANUFACTURERS MU I C	814	394	0.484
PHOENIX ASR CO OF NEW YORK	16	5	0.313
PREFERRED MUTUAL INS CO	98	15	0.153
PREFERRED RISK MUTUAL INS CO	1	0	0.000
PROVIDENCE MUTUAL FIRE INS CO	8	2	0.250
PROVIDENCE WASHINGTON INS CO	56	14	0.250
PRUDENTIAL PROPERTY & CAS INS CO	93	26	0.280
PUBLIC SERVICE MUTUAL INS CO	22	41	1.864
PURITAN INS CO	7	0	0.000
QUINCY MUTUAL FIRE INS CO	167	75	0.449
RANGER INS CO	1	0	0.000
RELIANCE INS CO	235	75	0.319
REPUBLIC INS CO	141	13	0.092
ROYAL INS CO OF AMERICA	422	162	0.384
SAFECO INS CO OF AMERICA	0	-12	******
SAINT PAUL FIRE & MARINE INS CO	1,885	1,019	0.541
SAINT PAUL MERCURY INS CO	261	16	0.061
SECURITY INS CO OF HARTFORD	13	5	0.385
SELECT WAY INS CO	10	17	1.700
SELECTED RISKS INS CO	530	115	0.217

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
ALLIED LINES

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
SENTRY INS A MUTUAL CO	$162	$14	0.086
SOUTH CAROLINA INS CO	2	0	0.000
STANDARD FIRE INS CO	1	0	0.000
STATE FARM FIRE AND CASUALTY CO	55	-4	-0.073
STATE FARM GENERAL INS CO	6	0	0.000
SUN INS OFFICE LTD US BR	48	7	0.146
SUSSEX MUTUAL INS CO	7	-2	-0.286
TOKIO MARINE & FIRE INS CO LTD US BR	4	0	0.000
TRANSAMERICA INS CO	20	-2	-0.100
TRANSPORT INDEMNITY CO	5	0	0.000
TRANSPORTATION INS CO	0	0	0.000
TRAVELERS INDEMNITY CO	1,091	280	0.257
TRAVELERS INDEMNITY CO OF AMERICA	6	0	0.000
TWIN CITY FIRE INS CO	0	0	0.000
UNDERWRITERS INS CO	0	0	0.000
UNION INDEMNITY INS CO OF NEW YORK	3	0	0.000
UNITED PACIFIC INS CO	2	1	0.500
UNITED SERVICES AUTOMOBILE ASN	134	78	0.582
UNITED STATES FIDELITY & GUARANTY CO	627	220	0.351
UNITED STATES FIRE INS CO	255	90	0.353
UNIVERSAL UNDERWRITERS INS CO	371	115	0.310
USAA CAS INS CO	3	0	0.000
UTICA MUTUAL INS CO	58	-4	-0.069
VALLEY FORGE INS CO	1	0	0.000
VANGUARD INS CO	7	0	0.000
WARNER RECIPROCAL INSURERS	7	12	1.714
WEST AMERICAN INS CO	12	0	0.000
WESTCHESTER FIRE INS CO	1	-1	-1.000
WORCESTER MUTUAL INS CO	12	-129	******
YASUDA FIRE & MARINE INS CO OF AM	0	0	0.000
ZURICH INS CO US BR	66	59	0.894
TOTALS	$29,085	$24,567	0.845

*Last (000) omitted.

TABLE 3

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
FARMOWNERS MULTIPLE PERIL

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$ 3	$ 0	0.000
AGWAY INS CO	28	-10	-0.357
AMERICAN INS CO	0	0	0.000
AMERICAN NATIONAL FIRE INS CO	6	2	0.333
ATLANTIC EMPLOYERS INSURANCE COMPANY	67	6	0.090
CAMDEN FIRE INS ASN	0	3	******
CHARTER OAK FIRE INS CO	0	0	0.000
HARTFORD FIRE INS CO	-1	-5	5.000
HOME INDEMNITY CO	0	-4	******
INS CO OF NORTH AMERICA	268	2	0.007
SAINT PAUL FIRE & MARINE INS CO	3	-1	-0.333
SELECTED RISKS INS CO	10	0	0.000
TRAVELERS INDEMNITY CO	3	0	0.000
UNITED STATES FIDELITY & GUARANTY CO	0	0	0.000
TOTALS	$ 387	$ -7	-0.018

*Last (000) omitted.

TABLE 3

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
HOMEOWNERS MULTIPLE PERIL

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
ABINGTON MUTUAL FIRE INS CO	$ 54	$ 43	0.796
AETNA CASUALTY & SURETY CO	15,927	9,357	0.587
AETNA INS CO	848	587	0.692
AFFILIATED FM INS CO	34	16	0.471
AGWAY INS CO	142	12	0.085
ALLIANCE ASSURANCE CO LTD US BR	1	0	0.000
ALLSTATE INS CO	47,647	34,614	0.726
AMERICAN ALLIANCE INS CO	3	0	0.000
AMERICAN BANKERS INS CO OF FL	61	84	1.377
AMERICAN DRUGGISTS INS CO	22	5	0.227
AMERICAN EMPLOYERS INS CO	160	32	0.200
AMERICAN FIRE & CASUALTY CO	0	0	0.000
AMERICAN HARDWARE MUTUAL INS CO	211	118	0.559
AMERICAN HOME ASSURANCE COMPANY	0	-1	******
AMERICAN INS CO	4,081	2,630	0.644
AMERICAN MANUFACTURERS MUTUAL INS CO	55	17	0.309
AMERICAN MOTORISTS INS CO	234	160	0.684
AMERICAN MUTUAL INS CO OF BOSTON	404	316	0.782
AMERICAN NATIONAL FIRE INS CO	1,163	560	0.482
AMERICAN POLICYHOLDERS INS CO	254	235	0.925
AMERICAN PROTECTION INS CO	78	26	0.333
AMERICAN UNIVERSAL INS CO	1	0	0.000
AMICA MUTUAL INS CO	2,222	1,137	0.512
ASSOCIATED INDEMNITY CORP	837	362	0.432
ASSURANCE COMPANY OF AMERICA	0	-1	******
ATLANTIC EMPLOYERS INSURANCE COMPANY	4,821	2,562	0.531
ATLANTIC MUTUAL INS CO	1,275	632	0.496
AUTOMOBILE INS CO OF HARTFORD CT	15	3	0.200
BANKERS STANDARD INS CO	65	54	0.831
BAY STATE INS CO	4	5	1.250
BLUE RIDGE INS CO	38	6	0.158
BOSTON OLD COLONY INS CO	82	128	1.561
CAMBRIDGE MUTUAL FIRE INS CO	2,782	2,149	0.772
CAMDEN FIRE INS ASN	7,863	4,426	0.563
CENTENNIAL INS CO	1,270	743	0.585
CENTRAL MUTUAL INS CO	477	119	0.249
CHARTER OAK FIRE INS CO	1,005	647	0.644
CHESTER COUNTY MUTUAL INS CO	978	508	0.519
CHURCH INS CO	23	15	0.652
CITY INS CO	1	0	0.000
COLONIAL PENN INS CO	1,782	822	0.461
COMMERCIAL INS CO OF NEWARK NJ	42	7	0.167
COMMERCIAL UNION INS CO	782	350	0.448
CONTINENTAL CASUALTY CO	2,540	2,271	0.894
CONTINENTAL INS CO	6,618	4,318	0.652
CUMBERLAND MUTUAL FIRE INS CO	$ 6,359	$ 3,974	0.625
CUMIS INS SOCIETY INC	13	6	0.462
EAGLE STAR INS CO OF AMERICA	57	14	0.246
ELECTRIC INS CO	67	23	0.343
EMPLOYERS FIRE INS CO	120	39	0.325
EMPLOYERS INS OF WAUSAU A MUTUAL CO	258	119	0.461
EMPLOYERS MUTUAL CASUALTY CO	16	6	0.375
EXCELSIOR INS CO	3,571	2,232	0.625
FARM FAMILY MUTUAL INS CO	197	77	0.391
FARMERS MUTUAL FIRE ASR OF NJ	2,196	1,193	0.543
FARMERS RELIANCE CAS CO	88	53	0.602
FARMERS RELIANCE INS CO OF NJ	7,867	5,216	0.663
FEDERAL INS CO	8,768	5,930	0.676
FIDELITY & CASUALTY CO OF NY	398	206	0.518
FIRE & CASUALTY INS CO OF CT	6	0	0.000
FIREMANS FUND INS CO	2,251	1,128	0.501
FIREMENS INS CO OF NEWARK NJ	2,160	1,734	0.803
FITCHBURG MUTUAL FIRE INS CO	904	524	0.580
FLORISTS MUTUAL INS CO	0	9	******
GENERAL ACC F & L ASR CORP LTD US BR	60	78	1.300
GENERAL INS CO OF AMERICA	1	-15	******
GLENS FALLS INS CO	2,437	1,697	0.696
GLOBE INDEMNITY CO	0	10	******
GOVERNMENT EMPLOYEES INS CO	0	9	******
GRANITE STATE INS CO	0	0	0.000
GRAPHIC ARTS MUTUAL INS CO	319	146	0.458
GREAT AMERICAN INS CO	2,969	1,438	0.484
GULF INSURANCE CO	0	-1	******
HANOVER INS CO	3,284	1,963	0.598
HARLEYSVILLE MUTUAL INS CO	1,985	1,008	0.508
HARTFORD ACCIDENT & INDEMNITY CO	1	-37	******
HARTFORD FIRE INS CO	5,443	3,259	0.599
HOME INDEMNITY CO	655	282	0.431
HOME INS CO	2,051	842	0.411
HORACE MANN INS CO	7	0	0.000
INS CO OF NORTH AMERICA	9,608	6,873	0.715
INTERBORO MUTUAL INDEMNITY INS CO	1	0	0.000
INTERNATIONAL INS CO	0	1	******
JEFFERSON INS CO OF NEW YORK	0	1	******
JOHN DEERE INS CO	4	1	0.250
KANSAS CITY FIRE & MARINE INS CO	1,300	1,115	0.858
KEYSTONE INS CO	1,173	769	0.656
LIBERTY MUTUAL FIRE INS CO	11,294	6,384	0.565
LUMBER MUTUAL INS CO	698	741	1.062
LUMBERMENS MUTUAL CASUALTY CO	2,139	1,166	0.545

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
HOMEOWNERS MULTIPLE PERIL

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
MARYLAND CASUALTY CO	$2,037	$842	0.413
MASSACHUSETTS BAY INS CO	1,068	999	0.935
MERCHANTS & BUSINESS MEN'S M I C	12	19	1.583
MERCHANTS INS CO OF NH INC	9	-1	-0.125
MERCHANTS MUTUAL INS CO	536	401	0.684
MERRIMACK MUTUAL FIRE INS CO	429	141	0.329
MICHIGAN MILLERS MUTUAL INS CO	567	401	0.707
MICHIGAN MUTUAL INS CO	23	33	1.435
MILLERS MUTUAL INS CO	1	0	0.000
MONARCH INS CO OF OHIO	2,416	1,619	0.670
MOTOR CLUB OF AMERICA INS CO	5,458	1,605	0.294
NATIONAL FIRE INS CO OF HARTFORD	2	2	1.000
NATIONAL GENERAL INS CO	1	0	0.000
NATIONAL GRANGE MUTUAL INS CO	17	15	0.882
NATIONAL SURETY CORP	0	335	******
NATIONAL UNION FIRE INS CO OF PITTSB	2	0	0.000
NATIONWIDE MUTUAL FIRE INS CO	399	544	1.363
NEW HAMPSHIRE INS CO	610	231	0.379
NEW JERSEY MANUFACTURERS INS CO	15,443	9,120	0.591
NEWARK INS CO	11,175	6,687	0.598
NIAGARA FIRE INS CO	264	67	0.254
NIPPON FIRE & MAR INS CO LTD US BR	1	0	0.000
NORFOLK & DEDHAM MUTUAL FIRE INS CO	309	128	0.414
NORTH RIVER INS CO	2,542	1,232	0.485
NORTHERN ASSURANCE CO OF AMERICA	3	151	50.333
NORTHERN INS CO OF NEW YORK	231	65	0.281
OHIO CASUALTY INS CO	2,427	1,024	0.422
OHIO FARMERS INS CO	0	8	******
PACIFIC EMPLOYERS INS CO	35	11	0.314
PAWTUCKET MUTUAL INS CO	565	593	1.050
PEERLESS INS CO	13	11	0.846
PENN MUTUAL FIRE INS CO	901	508	0.564
PENNSYLVANIA GENERAL INS CO	16	-11	-0.688
PENNSYLVANIA LUMBERMENS MUTUAL INS C	137	35	0.255
PENNSYLVANIA MILLERS MUTUAL INS CO	153	30	0.196
PENNSYLVANIA NTL MUTUAL CAS INS CO	575	422	0.734
PHOENIX ASR CO OF NEW YORK	279	118	0.423
PHOENIX INSURANCE CO	1,442	801	0.555
PREFERRED MUTUAL INS CO	1,300	682	0.525
PREFERRED RISK MUTUAL INS CO	0	0	0.000
PROVIDENCE MUTUAL FIRE INS CO	532	412	0.774
PROVIDENCE WASHINGTON INS CO	298	134	0.450
PRUDENTIAL PROPERTY & CAS INS CO	28,127	21,744	0.773
PUBLIC SERVICE MUTUAL INS CO	74	67	0.905
PURITAN INS CO	0	0	0.000
QUINCY MUTUAL FIRE INS CO	$4,685	$2,561	0.568
RELIANCE INS CO	966	170	0.176
REPUBLIC INS CO	5,908	4,210	0.713
ROYAL INDEMNITY CO	2,935	1,785	0.608
ROYAL INS CO OF AMERICA	417	314	0.753
SAFECO INS CO OF AMERICA	0	-153	******
SAFEGUARD INS CO	1	0	0.000
SAINT PAUL FIRE & MARINE INS CO	2,850	2,265	0.795
SAINT PAUL MERCURY INS CO	141	28	0.199
SECURITY INS CO OF HARTFORD	145	77	0.531
SELECT WAY INS CO	16	6	0.375
SELECTED RISKS INS CO	8,146	4,071	0.500
SENTRY INS A MUTUAL CO	1,870	1,428	0.764
SOUTH CAROLINA INS CO	1	0	0.000
STANDARD FIRE INS CO	1,303	624	0.479
STATE FARM FIRE AND CASUALTY CO	28,416	19,301	0.679
STATE FARM GENERAL INS CO	2,173	1,576	0.725
SUN INS OFFICE LTD US BR	423	400	0.946
SUSSEX MUTUAL INS CO	231	88	0.381
TOKIO MARINE & FIRE INS CO LTD US BR	12	5	0.417
TRANSAMERICA INS CO	0	0	0.000
TRANSAMERICA PREMIER INS CO	248	162	0.653
TRAVELERS INDEMNITY CO	9,115	4,628	0.508
TRAVELERS INDEMNITY CO OF AMERICA	66	158	2.394
TWIN CITY FIRE INS CO	123	52	0.423
UNITED PACIFIC INS CO	173	208	1.202
UNITED SERVICES AUTOMOBILE ASN	4,055	2,413	0.595
UNITED STATES FIDELITY & GUARANTY CO	3,428	2,237	0.653
UNITED STATES FIRE INS CO	3	12	4.000
USAA CAS INS CO	119	42	0.353
UTICA MUTUAL INS CO	728	508	0.698
VALLEY FORGE INS CO	6	16	2.667
VANGUARD INS CO	52	2	0.038
VIGILANT INS CO	894	374	0.418
WEST AMERICAN INS CO	7,242	3,961	0.547
WESTCHESTER FIRE INS CO	16	3	0.188
WINDSOR MOUNT JOY MUTUAL INS CO	12	0	0.000
WORCESTER MUTUAL INS CO	277	476	1.718
YASUDA FIRE & MARINE INS CO OF AM	4	0	0.000
ZURICH INS CO US BR	413	138	0.334
TOTALS	$355,718	$225,758	0.635

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
COMMERCIAL MULTIPLE PERIL

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
ABINGTON MUTUAL FIRE INS CO	$ 56	$ -8	-0.143
ADMIRAL INS CO	39	103	2.641
AETNA CASUALTY & SURETY CO	15,028	8,292	0.552
AETNA FIRE UNDERWRITERS INS CO	416	340	0.817
AETNA INS CO	7,379	5,605	0.760
AFFILIATED FM INS CO	142	0	0.000
AGRICULTURAL INS CO	113	51	0.451
AGWAY INS CO	192	32	0.167
AIU INS CO	393	483	1.229
ALBANY INS CO	342	298	0.871
ALL AMERICA INS CO	19	11	0.579
ALLIANZ INS CO	127	47	0.370
ALLSTATE INDEMNITY CO	0	0	0.000
ALLSTATE INS CO	1,576	1,133	0.719
AMERICAN & FOREIGN INS CO	102	-174	-1.706
AMERICAN ALLIANCE INS CO	1	0	0.000
AMERICAN AUTOMOBILE INS CO	1,423	1,020	0.717
AMERICAN CASUALTY CO OF READING	2,640	2,437	0.923
AMERICAN DRUGGISTS INS CO	577	248	0.430
AMERICAN EMPLOYERS INS CO	1,123	2,064	1.838
AMERICAN FIDELITY FIRE INS CO	177	102	0.576
AMERICAN GUARANTEE & LIABILITY IN CO	743	669	0.900
AMERICAN HARDWARE MUTUAL INS CO	1,021	334	0.327
AMERICAN HOME ASSURANCE COMPANY	2,145	2,240	1.044
AMERICAN INS CO	9,635	3,417	0.353
AMERICAN MANUFACTURERS MUTUAL INS CO	45	-12	-0.267
AMERICAN MOTORISTS INS CO	1,334	274	0.198
AMERICAN MUTUAL INS CO OF BOSTON	97	144	1.485
AMERICAN NATIONAL FIRE INS CO	4,153	2,533	0.609
AMERICAN POLICYHOLDERS INS CO	167	19	0.114
AMERICAN PROTECTION INS CO	1,739	1,058	0.608
ARGONAUT INS CO	0	-104	******
ASSOCIATED INDEMNITY CORP	34	38	1.118
ASSURANCE COMPANY OF AMERICA	0	-11	******
ATLANTA INTERNATIONAL INS CO	404	4,370	10.817
ATLANTIC EMPLOYERS INSURANCE COMPANY	6,400	2,569	0.401
ATLANTIC MUTUAL INS CO	5,666	1,503	0.265
ATLAS ASSURANCE CO OF AMERICA	97	4	0.041
AUTOMOBILE INS CO OF HARTFORD CT	52	-5	-0.096
BAKERS INS CO	8,638	5,063	0.583

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
BALBOA INS CO	$ 0	$ 14	******
BERKSHIRE MUTUAL INS CO	-3	-3	1.000
BIRMINGHAM FIRE INS CO OF PA	1,487	3,001	2.018
BITUMINOUS CASUALTY CORP	7	94	13.429
BITUMINOUS FIRE & MARINE INS CO	4	14	3.500
BOSTON OLD COLONY INS CO	421	397	0.943
CAMBRIDGE MUTUAL FIRE INS CO	1,561	782	0.501
CAMDEN FIRE INS ASN	3,965	1,462	0.369
CANNERS EXCHANGE SUBSCRIBERS	455	116	0.255
CASUALTY RECIP EXCHANGE	42	-35	-0.833
CAVALIER INS CORP	0	252	******
CENTENNIAL INS CO	2,064	658	0.319
CENTRAL MUTUAL INS CO	698	294	0.421
CENTRAL NATIONAL INS CO OF OMAHA	5	0	0.000
CENTURY INDEMNITY CO	4	2	0.500
CHARTER OAK FIRE INS CO	1,563	1,177	0.751
CHESTER COUNTY MUTUAL INS CO	77	72	0.935
CHICAGO INS CO	39	26	0.667
CHURCH INS CO	907	259	0.286
CITY INS CO	105	30	0.285
COLONIAL ASSURANCE COMPANY	59	0	0.000
COMMERCE & INDUSTRY INS CO	4,599	3,729	0.811
COMMERCIAL INS CO OF NEWARK NJ	0	-3	******
COMMERCIAL UNION INS CO	1,466	460	0.314
CONNECTICUT INDEMNITY CO	13	0	0.000
CONTINENTAL CASUALTY CO	3,691	3,112	0.843
CONTINENTAL INS CO	9,855	6,228	0.632
CUMBERLAND MUTUAL FIRE INS CO	1,395	359	0.257
CUMIS INS SOCIETY INC	106	242	2.283
EAGLE STAR INS CO OF AMERICA	1,421	216	0.152
EMPLOYERS FIRE INS CO	27	7	0.259
EMPLOYERS INS OF WAUSAU A MUTUAL CO	3,346	1,301	0.389
EMPLOYERS MUTUAL CASUALTY CO	33	8	0.242
EXCELSIOR INS CO	2,249	1,126	0.501
FARMERS MUTUAL FIRE ASR OF NJ	735	160	0.204
FARMERS RELIANCE CAS CO	88	464	5.273
FARMERS RELIANCE INS CO OF NJ	6,105	2,040	0.334
FEDERAL INS CO	17,996	9,335	0.519
FIDELITY & CASUALTY CO OF NY	844	835	0.989
FIDELITY & DEPOSIT CO OF MARYLAND	291	55	0.189

*[illegible] (000) omitted.

TABLE 3

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
COMMERCIAL MULTIPLE PERIL

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
FIDELITY & GUARANTY INS UDWRS INC	$1,915	$ 232	0.121
FIRE & CASUALTY INS CO OF CT	92	27	0.293
FIREMANS FUND INS CO	2,732	1,560	0.571
FIREMENS INS CO OF NEWARK NJ	1,330	1,207	0.908
FIRST GENERAL INS CO	15	13	0.867
FITCHBURG MUTUAL FIRE INS CO	106	64	0.604
FLORISTS MUTUAL INS CO	112	835	7.455
FOREMOST INS CO	39	-18	-0.462
GENERAL ACC F & L ASR CORP LTD US BR	871	525	0.603
GENERAL INS CO OF AMERICA	6	33	5.500
GLENS FALLS INS CO	1,460	810	0.555
GLOBE INDEMNITY CO	350	-120	-0.343
GRANITE STATE INS CO	242	43	0.178
GRAPHIC ARTS MUTUAL INS CO	917	558	0.609
GREAT AMERICAN INS CO	122	58	0.475
GREATER NEW YORK MUTUAL INS CO	2,571	1,221	0.475
GUARANTEE INS CO	223	239	1.072
GULF INSURANCE CO	0	-12	******
HANOVER INS CO	1,805	1,008	0.558
HARLEYSVILLE MUTUAL INS CO	3,658	1,395	0.381
HARTFORD ACCIDENT & INDEMNITY CO	2,904	1,114	0.384
HARTFORD CASUALTY INS CO	553	92	0.166
HARTFORD FIRE INS CO	5,983	5,122	0.856
HEALTH CARE INS EXCHANGE	1,821	675	0.371
HOME INDEMNITY CO	88	239	2.716
HOME INS CO	8,937	3,576	0.400
HOME INS CO OF INDIANA	53	14	0.264
IDEAL MUTUAL INS CO	27	0	0.000
INA UNDERWRITERS INS CO	3,393	1,996	0.588
INDUSTRIAL INDEMNITY CO	31	-4	-0.129
INS CO OF GREATER NEW YORK	19	313	16.474
INS CO OF NORTH AMERICA	19,174	16,583	0.865
INS CO OF THE STATE OF PENNSYLVANIA	5,095	6,484	1.273
INTEGRITY INS CO	2,790	2,286	0.819
INTERNATIONAL INS CO	526	351	0.667
INVESTORS INS CO OF AMERICA	9	1	0.111
JEFFERSON INS CO OF NEW YORK	699	471	0.674
JEWELERS MUTUAL INS CO	63	12	0.190
KANSAS CITY FIRE & MARINE INS CO	9	1	0.111
LIBERTY MUTUAL FIRE INS CO	1,855	2,132	1.149
LIBERTY MUTUAL INS CO	$2,689	$1,707	0.635
LUMBER MUTUAL INS CO	769	569	0.740
LUMBERMENS MUTUAL CASUALTY CO	2,598	647	0.249
MARYLAND CASUALTY CO	1,366	571	0.418
MASSACHUSETTS BAY INS CO	2,204	725	0.329
MERCHANTS & BUSINESS MEN'S M I C	279	-228	-0.817
MERCHANTS INS CO OF NH INC	123	52	0.423
MERCHANTS MUTUAL INS CO	673	399	0.593
MERRIMACK MUTUAL FIRE INS CO	151	-120	-0.795
MICHIGAN MILLERS MUTUAL INS CO	367	-88	-0.240
MICHIGAN MUTUAL INS CO	172	34	0.198
MIDLAND INS CO	670	295	0.440
MIDWEST MUTUAL INS CO	78	-19	-0.244
MILLERS MUTUAL INS CO	610	409	0.670
MISSION INS CO	8	-45	-5.625
MONARCH INS CO OF OHIO	1,077	454	0.422
MOTOR CLUB OF AMERICA INS CO	580	142	0.245
NATIONAL FIRE & INDEMNITY EXCHANGE	48	31	0.646
NATIONAL FIRE INS CO OF HARTFORD	293	514	1.754
NATIONAL GRANGE MUTUAL INS CO	52	-102	-1.962
NATIONAL SURETY CORP	163	35	0.215
NATIONAL UNION FIRE INS CO OF PITTSB	3,920	4,398	1.122
NATIONWIDE MUTUAL FIRE INS CO	89	88	0.989
NATIONWIDE MUTUAL INS CO	50	103	2.060
NEW HAMPSHIRE INS CO	1,871	1,374	0.734
NEW YORK UNDERWRITERS INS CO	85	107	1.259
NEWARK INS CO	8,670	4,018	0.463
NIAGARA FIRE INS CO	3	2	0.667
NIPPON FIRE & MAR INS CO LTD US BR	6	0	0.000
NORFOLK & DEDHAM MUTUAL FIRE INS CO	755	393	0.521
NORTH AMERICAN CO FOR PROP & CAS INS	0	-5	******
NORTH RIVER INS CO	12,273	4,702	0.383
NORTHBROOK PROPERTY & CAS INS CO	75	56	0.747
NORTHERN ASSURANCE CO OF AMERICA	239	73	0.305
NORTHERN INS CO OF NEW YORK	885	185	0.209
NORTHWESTERN NTL INS CO	3	-1	-0.333
OHIO CASUALTY INS CO	1,341	445	0.332
PACIFIC EMPLOYERS INS CO	8,215	5,821	0.709
PACIFIC INDEMNITY CO	1	0	0.000
PAWTUCKET MUTUAL INS CO	72	26	0.361

*Last (000) omitted.

TABLE 3

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
COMMERCIAL MULTIPLE PERIL

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
PEERLESS INS CO	$ 3	$ -1	-0.333
PENN MUTUAL FIRE INS CO	89	4	0.045
PENNSYLVANIA GENERAL INS CO	1,221	262	0.215
PENNSYLVANIA LUMBERMENS MUTUAL INS C	51	30	0.588
PENNSYLVANIA MANUFACTURERS ASN INS C	58	14	0.241
PENNSYLVANIA MILLERS MUTUAL INS CO	120	123	1.025
PENNSYLVANIA NTL MUTUAL CAS INS CO	1,637	566	0.346
PHOENIX ASR CO OF NEW YORK	55	9	0.164
PLANET INS CO	260	74	0.285
PREFERRED MUTUAL INS CO	1,083	364	0.336
PREFERRED RISK MUTUAL INS CO	327	58	0.177
PROVIDENCE MUTUAL FIRE INS CO	87	69	0.793
PROVIDENCE WASHINGTON INS CO	644	10	0.016
PUBLIC SERVICE MUTUAL INS CO	3,749	2,111	0.563
PURITAN INS CO	86	29	0.337
QUINCY MUTUAL FIRE INS CO	872	784	0.899
RELIANCE INS CO	1,093	112	0.102
REPUBLIC INS CO	0	-1	******
ROYAL EXCHANGE ASR OF AM INC	0	-53	******
ROYAL INDEMNITY CO	69	15	0.217
ROYAL INS CO OF AMERICA	8,733	4,317	0.494
SAFECO INS CO OF AMERICA	0	-28	******
SAFEGUARD INS CO	131	99	0.756
SAFETY MUTUAL CAS CORP	5	0	0.000
SAINT PAUL FIRE & MARINE INS CO	3,207	2,077	0.648
SAINT PAUL MERCURY INS CO	68	4	0.059
SEA INS CO LTD US BR	4	0	0.000
SECURITY INS CO OF HARTFORD	281	431	1.534
SELECT WAY INS CO	977	610	0.624
SELECTED RISKS INS CO	7,692	2,029	0.264
SENTRY INS A MUTUAL CO	525	62	0.118
STANDARD FIRE INS CO	1,547	390	0.252
STATE FARM FIRE AND CASUALTY CO	2,445	1,492	0.610
STATE FARM GENERAL INS CO	2,495	1,243	0.498
SUN INS CO OF NEW YORK	0	-2	******
SUN INS OFFICE LTD US BR	132	26	0.197
SUSSEX MUTUAL INS CO	1,730	718	0.415
TAISHO MAR & FIRE INS CO LTD US BR	27	3	0.111
TOKIO MARINE & FIRE INS CO LTD US BR	810	583	0.720
TRANSAMERICA INS CO	1,283	719	0.558
TRANSAMERICA PREMIER INS CO	$ 0	$ -9	******
TRANSCONTINENTAL INS CO	589	391	0.664
TRANSPORT INDEMNITY CO	36	0	0.000
TRANSPORTATION INS CO	1,036	844	0.815
TRAVELERS INDEMNITY CO	3,606	1,878	0.521
TRAVELERS INDEMNITY CO OF AMERICA	1	-1	-1.000
TRAVELERS INDEMNITY CO OF RI	2	0	0.000
TWIN CITY FIRE INS CO	140	148	1.057
UNION INDEMNITY INS CO OF NEW YORK	482	109	0.226
UNITED PACIFIC INS CO	157	-117	-0.745
UNITED STATES FIDELITY & GUARANTY CO	4,830	5,145	1.065
UNITED STATES FIRE INS CO	440	-72	-0.164
UTICA MUTUAL INS CO	1,047	290	0.277
VALLEY FORGE INS CO	83	29	0.349
VANGUARD INS CO	0	1	******
VIGILANT INS CO	581	83	0.143
WARNER RECIPROCAL INSURERS	47	180	3.830
WAUSAU UNDERWRITERS INS CO	561	191	0.340
WEST AMERICAN INS CO	3,944	1,953	0.495
WESTCHESTER FIRE INS CO	32	78	2.438
WORCESTER MUTUAL INS CO	120	-33	-0.275
YASUDA FIRE & MARINE INS CO OF AM	0	0	0.000
ZURICH INS CO US BR	68	52	0.765
TOTALS	$329,688	$193,868	0.588

*Last (000) omitted.

TABLE 3

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
OCEAN MARINE

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$ 481	$ 183	0.380
AETNA INS CO	1,307	592	0.453
AFFILIATED FM INS CO	253	348	1.375
ALLSTATE INS CO	0	57	******
AMERICAN BANKERS INS CO OF FL	35	-411	******
AMERICAN HOME ASSURANCE COMPANY	11	4	0.364
AMERICAN INS CO	314	70	0.223
AMERICAN MANUFACTURERS MUTUAL INS CO	0	0	0.000
AMERICAN MOTORISTS INS CO	65	41	0.631
AMERICAN UNIVERSAL INS CO	3	0	0.000
AMICA MUTUAL INS CO	33	2	0.061
ARKWRIGHT BOSTON MFRS MUTUAL INS CO	54	-29	-0.537
ATLANTIC EMPLOYERS INSURANCE COMPANY	385	126	0.327
ATLANTIC MUTUAL INS CO	394	252	0.640
BOSTON OLD COLONY INS CO	44	23	0.523
CAMDEN FIRE INS ASN	0	1	******
CAVALIER INS CORP	0	-10	******
CENTENNIAL INS CO	94	-16	-0.170
CENTRAL NATIONAL INS CO OF OMAHA	0	-9	******
COMMERCIAL INS CO OF NEWARK NJ	523	1,109	2.120
COMMERCIAL UNION INS CO	52	5	0.096
CONTINENTAL CASUALTY CO	82	62	0.756
CONTINENTAL INS CO	2,445	3,477	1.422
ELECTRIC INS CO	1	2	2.000
EQUITABLE GENERAL INS CO	1	0	0.000
EXCELSIOR INS CO	45	30	0.667
FEDERAL INS CO	506	165	0.326
FIDELITY & CASUALTY CO OF NY	24	12	0.500
FIREMANS FUND INS CO	622	748	1.203
FIREMENS INS CO OF NEWARK NJ	100	1	0.010
GENERAL ACC F & L ASR CORP LTD US BR	23	19	0.826
GLENS FALLS INS CO	286	85	0.297
GRANITE STATE INS CO	0	0	0.000
GREAT AMERICAN INS CO	73	6	0.082
HANOVER INS CO	68	23	0.338
HARTFORD ACCIDENT & INDEMNITY CO	1	0	0.000
HARTFORD FIRE INS CO	358	346	0.966
HOME INDEMNITY CO	5	2	0.400
HOME INS CO	488	216	0.443
HOME INS CO OF INDIANA	4	2	0.500
IDEAL MUTUAL INS CO	$ 6	$ 0	0.000
INS CO OF NORTH AMERICA	3,338	1,713	0.513
INS CO OF THE STATE OF PENNSYLVANIA	0	-2	******
LIBERTY MUTUAL FIRE INS CO	110	34	0.309
LUMBER MUTUAL INS CO	3	-4	-1.333
LUMBERMENS MUTUAL CASUALTY CO	228	63	0.276
MARINE INDEMNITY INS CO OF AMERICA	91	4	0.044
MARYLAND CASUALTY CO	47	6	0.128
MILLERS NATIONAL INS CO	0	-4	******
MONARCH INS CO OF OHIO	3	2	0.667
NATIONAL UNION FIRE INS CO OF PITTSB	46	129	2.804
NETHERLANDS INS CO	0	9	******
NEW HAMPSHIRE INS CO	435	190	0.437
NEWARK INS CO	496	199	0.401
NIAGARA FIRE INS CO	4	0	0.000
NORTH RIVER INS CO	16	-100	-6.250
NORTHERN ASSURANCE CO OF AMERICA	0	0	0.000
NORTHWESTERN NTL INS CO	1,646	219	0.133
OMAHA INDEMNITY CO	225	78	0.347
PENNSYLVANIA NTL MUTUAL CAS INS CO	1	0	0.000
PHOENIX ASR CO OF NEW YORK	5	0	0.000
RELIANCE INS CO	627	495	0.789
ROYAL EXCHANGE ASR OF AM INC	166	104	0.627
ROYAL INS CO OF AMERICA	24	6	0.250
SAINT PAUL FIRE & MARINE INS CO	185	67	0.362
SAINT PAUL MERCURY INS CO	17	-1	-0.059
SEA INS CO LTD US BR	0	-1	******
SECURITY INS CO OF HARTFORD	29	-18	-0.621
SUN INS CO OF NEW YORK	105	27	0.257
TAISHO MAR & FIRE INS CO LTD US BR	0	148	******
TOKIO MARINE & FIRE INS CO LTD US BR	98	-45	-0.459
TRANSIT CASUALTY CO	0	8	******
TRAVELERS INDEMNITY CO	156	109	0.699
UNION INDEMNITY INS CO OF NEW YORK	4	0	0.000
UNITED SERVICES AUTOMOBILE ASN	144	63	0.438
UNITED STATES FIDELITY & GUARANTY CO	29	113	3.897
UNITED STATES FIRE INS CO	3	29	9.667
USAA CAS INS CO	2	0	0.000
UTICA MUTUAL INS CO	29	-1	-0.034
VIGILANT INS CO	174	87	0.500
WINDSOR MOUNT JOY MUTUAL INS CO	305	188	0.616
TOTALS	$17,977	$11,448	0.637

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
INLAND MARINE

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
ABINGTON MUTUAL FIRE INS CO	$ 4	$ 1	0.250
ADMIRAL INS CO	3	1	0.333
AETNA CASUALTY & SURETY CO	2,710	2,343	0.865
AETNA FIRE UNDERWRITERS INS CO	6	2	0.333
AETNA INS CO	1,735	618	0.356
AFFILIATED FM INS CO	1,371	-472	-0.344
AGRICULTURAL INS CO	6	-4	-0.667
AGWAY INS CO	23	11	0.478
AIU INS CO	0	3	******
ALBANY INS CO	269	-5	-0.019
ALLIANZ INS CO	282	23	0.082
ALLSTATE INS CO	1,990	1,294	0.650
AMERICAN ALLIANCE INS CO	1	0	0.000
AMERICAN AUTOMOBILE INS CO	131	110	0.840
AMERICAN BANKERS INS CO OF FL	323	123	0.381
AMERICAN CENTENNIAL INS CO	17	2	0.118
AMERICAN DRUGGISTS INS CO	3	0	0.000
AMERICAN EMPLOYERS INS CO	8	1	0.125
AMERICAN FIDELITY FIRE INS CO	29	-186	-6.414
AMERICAN GUARANTEE & LIABILITY IN CO	67	24	0.358
AMERICAN HARDWARE MUTUAL INS CO	47	-1	-0.021
AMERICAN HOME ASSURANCE COMPANY	920	337	0.910
AMERICAN INS CO	2,553	1,165	0.455
AMERICAN MANUFACTURERS MUTUAL INS CO	25	-3	-0.120
AMERICAN MOTORISTS INS CO	323	98	0.303
AMERICAN MUTUAL INS CO OF BOSTON	33	8	0.242
AMERICAN NATIONAL FIRE INS CO	1,084	508	0.469
AMERICAN POLICYHOLDERS INS CO	12	6	0.500
AMERICAN PROTECTION INS CO	8	4	0.500
AMERICAN UNIVERSAL INS CO	19	72	3.789
AMICA MUTUAL INS CO	170	75	0.441
ARKWRIGHT BOSTON MFRS MUTUAL INS CO	939	-71	-0.076
ASSOCIATED INDEMNITY CORP	61	49	0.803
ATLANTA INTERNATIONAL INS CO	1,252	112	0.089
ATLANTIC EMPLOYERS INSURANCE COMPANY	698	495	0.709
ATLANTIC MUTUAL INS CO	321	86	0.268
ATLAS ASSURANCE CO OF AMERICA	41	37	0.902
AUTOMOBILE INS CO OF HARTFORD CT	0	0	0.000
BALBOA INS CO	66	7	0.106
BANKERS & SHIPPERS INS CO OF NY	-23	11	-0.393
BANKERS STANDARD INS CO	$ 1	$ -16	******
BIRMINGHAM FIRE INS CO OF PA	1,352	653	0.483
BITUMINOUS CASUALTY CORP	0	-1	******
BOSTON OLD COLONY INS CO	134	71	0.530
CAMBRIDGE MUTUAL FIRE INS CO	125	148	1.184
CAMDEN FIRE INS ASN	964	678	0.703
CAVALIER INS CORP	-2	4	-2.000
CENTENNIAL INS CO	489	178	0.364
CENTRAL MUTUAL INS CO	41	4	0.098
CENTRAL NATIONAL INS CO OF OMAHA	260	184	0.708
CENTURY INDEMNITY CO	3	2	0.667
CHARTER OAK FIRE INS CO	83	12	0.145
CHESTER COUNTY MUTUAL INS CO	26	0	0.000
CHICAGO INS CO	33	24	0.727
CITY INS CO	1	0	0.000
COMMERCE & INDUSTRY INS CO	72	7	0.097
COMMERCIAL INS CO OF NEWARK NJ	3	0	0.000
COMMERCIAL UNION INS CO	350	149	0.426
CONNECTICUT INDEMNITY CO	1	0	0.000
CONTINENTAL CASUALTY CO	531	398	0.750
CONTINENTAL INS CO	1,772	1,894	1.069
CUMBERLAND MUTUAL FIRE INS CO	342	121	0.354
CUMIS INS SOCIETY INC	5	0	0.000
EAGLE STAR INS CO OF AMERICA	373	436	1.169
ELECTRIC INS CO	4	2	0.500
EMPLOYERS FIRE INS CO	3	0	0.000
EMPLOYERS INS OF NAUSAU A MUTUAL CO	256	528	2.063
EMPLOYERS MUTUAL CASUALTY CO	518	-43	-0.083
EXCELSIOR INS CO	332	386	1.163
FARM FAMILY MUTUAL INS CO	143	75	0.524
FARMERS MUTUAL FIRE ASR OF NJ	87	23	0.264
FARMERS RELIANCE CAS CO	8	11	1.375
FARMERS RELIANCE INS CO OF NJ	533	296	0.555
FEDERAL INS CO	6,169	3,121	0.506
FIDELITY & CASUALTY CO OF NY	41	16	0.390
FIDELITY & DEPOSIT CO OF MARYLAND	11	0	0.000
FIDELITY & GUARANTY INS UDWRS INC	78	3	0.038
FIREMANS FUND INS CO	2,033	904	0.445
FIREMENS INS CO OF NEWARK NJ	205	58	0.282
FITCHBURG MUTUAL FIRE INS CO	42	15	0.357

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
INLAND MARINE

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
FLORISTS MUTUAL INS CO	$ 3	$ 73	24.333
FOREMOST INS CO	76	34	0.447
GENERAL ACC F & L ASR CORP LTD US BR	166	41	0.247
GENERAL INS CO OF AMERICA	9	-1	-0.111
GLENS FALLS INS CO	366	357	0.975
GLOBE INDEMNITY CO	33	13	0.394
GOVERNMENT EMPLOYEES INS CO	0	1	******
GRANITE STATE INS CO	9	0	0.000
GRAPHIC ARTS MUTUAL INS CO	20	19	0.950
GREAT AMERICAN INS CO	308	221	0.718
GREAT NORTHERN INS CO	6	0	0.000
GREATER NEW YORK MUTUAL INS CO	18	4	0.222
GUARANTEE INS CO	7	2	0.286
HANOVER INS CO	528	493	0.934
HARCO NATIONAL INS CO	54	41	0.759
HARLEYSVILLE MUTUAL INS CO	269	151	0.561
HARTFORD ACCIDENT & INDEMNITY CO	15	16	1.067
HARTFORD CASUALTY INS CO	25	47	1.880
HARTFORD FIRE INS CO	3,353	1,610	0.480
HIGHLANDS INS CO	-7	1	-0.143
HOME INDEMNITY CO	116	39	0.336
HOME INS CO	1,056	864	0.818
HOME INS CO OF INDIANA	1	0	0.000
HORACE MANN INS CO	0	0	0.000
IDEAL MUTUAL INS CO	24	256	10.667
INA UNDERWRITERS INS CO	432	791	1.831
INS CO OF NORTH AMERICA	4,268	1,614	0.378
INS CO OF THE STATE OF PENNSYLVANIA	871	35	0.040
INTEGRITY INS CO	30	33	1.100
INTERNATIONAL INS CO	353	268	0.759
INVESTORS INS CO OF AMERICA	1	0	0.000
JEFFERSON INS CO OF NEW YORK	84	131	1.560
JEWELERS MUTUAL INS CO	852	484	0.568
JOHN DEERE INS CO	137	83	0.606
KANSAS CITY FIRE & MARINE INS CO	94	93	0.989
KEYSTONE INS CO	26	9	0.346
LIBERTY MUTUAL FIRE INS CO	1,148	729	0.635
LIBERTY MUTUAL INS CO	135	230	1.704
LUMBER MUTUAL INS CO	27	14	0.519
LUMBERMENS MUTUAL CASUALTY CO	779	1,150	1.475
LUMBERMENS UNDERWRITING ALLIANCE	$ 12	$ 0	0.000
MARINE INDEMNITY INS CO OF AMERICA	152	190	1.250
MARYLAND CASUALTY CO	250	180	0.720
MASSACHUSETTS BAY INS CO	76	152	2.000
MEAD REINSURANCE CORP	9	1	0.111
MERCHANTS & BUSINESS MEN'S M I C	1	0	0.000
MERCHANTS INS CO OF NH INC	1	0	0.000
MERCHANTS MUTUAL INS CO	25	38	1.520
MERRIMACK MUTUAL FIRE INS CO	29	10	0.345
MICHIGAN MILLERS MUTUAL INS CO	82	61	0.744
MICHIGAN MUTUAL INS CO	14	22	1.571
MIDLAND INS CO	191	-13	-0.068
MILLERS MUTUAL INS CO	13	12	0.923
MILLERS NATIONAL INS CO	5	0	0.000
MISSION INS CO	1,955	-1,077	-0.551
MISSION NATIONAL INS CO	44	5	0.114
MONARCH INS CO OF OHIO	269	163	0.606
MOTOR CLUB OF AMERICA INS CO	72	121	1.681
NATIONAL FIRE & INDEMNITY EXCHANGE	34	29	0.853
NATIONAL FIRE INS CO OF HARTFORD	8	1	0.125
NATIONAL GRANGE MUTUAL INS CO	2	-1	-0.500
NATIONAL SURETY CORP	57	21	0.368
NATIONAL UNION FIRE INS CO OF PITTSB	2,257	1,211	0.537
NATIONWIDE MUTUAL FIRE INS CO	16	19	1.188
NEW HAMPSHIRE INS CO	203	87	0.429
NEWARK INS CO	2,616	1,344	0.514
NIAGARA FIRE INS CO	19	4	0.211
NORFOLK & DEDHAM MUTUAL FIRE INS CO	12	7	0.583
NORTH RIVER INS CO	1,940	518	0.267
NORTH STAR REINSURANCE CORP	3	0	0.000
NORTHBROOK PROPERTY & CAS INS CO	8	1	0.125
NORTHERN INS CO OF NEW YORK	29	14	0.483
NORTHWESTERN NTL INS CO	209	297	1.421
OHIO CASUALTY INS CO	428	220	0.514
OLD REPUBLIC INS CO	272	40	0.147
OMAHA INDEMNITY CO	44	32	0.727
PACIFIC EMPLOYERS INS CO	1	-2	-2.000
PACIFIC INDEMNITY CO	24	108	4.500
PAWTUCKET MUTUAL INS CO	18	1	0.056
PEERLESS INS CO	1	0	0.000

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
INLAND MARINE

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
PENN MUTUAL FIRE INS CO	$ 21	$ 28	1.333
PENNSYLVANIA GENERAL INS CO	2	-1	-0.500
PENNSYLVANIA LUMBERMENS MUTUAL INS C	105	70	0.667
PENNSYLVANIA MANUFACTURERS ASN INS C	4	1	0.250
PENNSYLVANIA MILLERS MUTUAL INS CO	5	8	1.600
PENNSYLVANIA NTL MUTUAL CAS INS CO	177	155	0.876
PHOENIX ASR CO OF NEW YORK	23	11	0.478
PLANET INS CO	67	71	1.060
PREFERRED MUTUAL INS CO	46	46	1.000
PROTECTIVE INS CO	11	-3	-0.273
PROVIDENCE MUTUAL FIRE INS CO	10	10	1.000
PROVIDENCE WASHINGTON INS CO	62	65	1.048
PRUDENTIAL PROPERTY & CAS INS CO	909	1,543	1.697
PUBLIC SERVICE MUTUAL INS CO	51	52	1.020
PURITAN INS CO	892	771	0.864
RANGER INS CO	8	0	0.000
RELIANCE INS CO	436	124	0.284
REPUBLIC INS CO	277	129	0.466
ROYAL EXCHANGE ASR OF AM INC	2,110	767	0.364
ROYAL INDEMNITY CO	223	193	0.865
ROYAL INS CO OF AMERICA	282	259	0.918
SAFECO INS CO OF AMERICA	0	-6	******
SAFEGUARD INS CO	1	0	0.000
SAINT PAUL FIRE & MARINE INS CO	2,642	1,604	0.607
SAINT PAUL MERCURY INS CO	401	101	0.252
SECURITY INS CO OF HARTFORD	39	-1	-0.026
SELECT WAY INS CO	1	1	1.000
SELECTED RISKS INS CO	1,020	470	0.461
SENTRY INS A MUTUAL CO	143	55	0.385
SOUTH CAROLINA INS CO	0	0	0.000
STANDARD FIRE INS CO	51	47	0.922
STATE FARM FIRE AND CASUALTY CO	1,599	1,145	0.716
STATE FARM GENERAL INS CO	4	0	0.000
SUN INS CO OF NEW YORK	343	283	0.825
SUN INS OFFICE LTD US BR	172	113	0.657
SUSSEX MUTUAL INS CO	5	0	0.000
SWITZERLAND GENERAL INS CORP OF NY	1	0	0.000
TAISHO MAR & FIRE INS CO LTD US BR	86	7	0.081
TICO INS CO	32	164	5.125
TOKIO MARINE & FIRE INS CO LTD US BR	-17	-46	2.706

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
TRANSAMERICA INS CO	$ 95	$ 80	0.842
TRANSAMERICA PREMIER INS CO	16	6	0.375
TRANSCONTINENTAL INS CO	2	1	0.500
TRANSPORT INDEMNITY CO	246	83	0.337
TRANSPORT INS CO	91	-3	-0.033
TRANSPORTATION INS CO	3	-1	-0.333
TRAVELERS INDEMNITY CO	1,212	963	0.795
TRAVELERS INDEMNITY CO OF AMERICA	1	50	50.000
TWIN CITY FIRE INS CO	21	7	0.333
UNITED FIRE INS CO	0	-15	******
UNITED PACIFIC INS CO	9	0	0.000
UNITED SERVICES AUTOMOBILE ASN	661	426	0.644
UNITED STATES FIDELITY & GUARANTY CO	688	369	0.536
UNITED STATES FIRE INS CO	108	19	0.176
UNITED STATES LIABILITY INS CO	152	40	0.263
UNIVERSAL UNDERWRITERS INS CO	8	9	1.125
USAA CAS INS CO	9	3	0.333
UTICA MUTUAL INS CO	734	645	0.879
VALLEY FORGE INS CO	1	2	2.000
VANGUARD INS CO	0	0	0.000
VIGILANT INS CO	221	119	0.538
WARNER RECIPROCAL INSURERS	0	-3	******
WEST AMERICAN INS CO	322	185	0.575
WESTCHESTER FIRE INS CO	8	37	4.625
WORCESTER MUTUAL INS CO	10	16	1.600
YASUDA FIRE & MARINE INS CO OF AM	37	0	0.000
ZURICH INS CO US BR	590	187	0.317
TOTALS	$ 79,537	$ 42,948	0.540

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
OTHER

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AMERICAN LIVE STOCK INS CO	$420	$286	0.681
AMERICAN MUTUAL INS CO OF BOSTON	17	0	0.000
AMERICAN MUTUAL LIABILITY INS CO	12	0	0.000
AMERICAN REINSURANCE CO	11	-262	******
AMICA MUTUAL INS CO	20	-12	-0.600
CARRIERS INS CO	37	12	0.324
CAVALIER INS CORP	7	-6	-0.857
CENTRAL NATIONAL INS CO OF OMAHA	814	852	1.047
EQUITABLE GENERAL INS CO	16	0	0.000
FIRST NATIONAL INS CO OF AMERICA	0	-3	******
GENERAL REINSURANCE CORP	179	389	2.173
GULF INSURANCE CO	0	0	0.000
HARTFORD ACCIDENT & INDEMNITY CO	2,410	0	0.000
HARTFORD CASUALTY INS CO	1	0	0.000
HEALTH CARE INS EXCHANGE	0	3,450	******
INTERNATIONAL FIDELITY INS CO	355	-3	-0.008
KEYSTONE INS CO	43	13	0.302
MICHIGAN MUTUAL INS CO	1	0	0.000
MINNEHOMA INS CO	173	132	0.763
NEW JERSEY MANUFACTURERS INS CO	326	113	0.362
PAWTUCKET MUTUAL INS CO	6	0	0.000
PHOENIX INSURANCE CO	0	0	0.000
PROVIDENCE MUTUAL FIRE INS CO	12	0	0.000
PUBLIC SERVICE MUTUAL INS CO	1,054	1,027	0.974
RLI INS CO	911	465	0.510
SAFECO INS CO OF AMERICA	0	-7	******
TRAVELERS INDEMNITY CO	0	0	0.000
TRAVELERS INDEMNITY CO OF AMERICA	0	0	0.000
TWIN CITY FIRE INS CO	3,634	0	0.000
TOTALS	$10,459	$6,451	0.617

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
MEDICAL MALPRACTICE

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$516	$269	0.521
AETNA INS CO	0	4	******
ALLSTATE INS CO	1	24	24.000
AMERICAN CENTENNIAL INS CO	1	0	0.000
AMERICAN DRUGGISTS INS CO	19	2	0.105
AMERICAN HOME ASSURANCE COMPANY	0	-5	******
AMERICAN INS CO	38	-3	-0.079
AMERICAN MOTORISTS INS CO	0	0	0.000
AMERICAN MUTUAL LIABILITY INS CO	0	69	******
ARGONAUT INS CO	0	-1,118	******
ATLANTIC EMPLOYERS INSURANCE COMPANY	24	10	0.417
BOSTON OLD COLONY INS CO	0	15	******
CAVALIER INS CORP	0	266	******
CENTRAL MUTUAL INS CO	7	13	1.857
CHARTER OAK FIRE INS CO	1	3	3.000
CHICAGO INS CO	316	186	0.589
CONTINENTAL CASUALTY CO	86	112	1.302
CONTINENTAL INS CO	120	155	1.292
EMPLOYERS INS OF WAUSAU A MUTUAL CO	0	939	******
FEDERAL INS CO	1,019	5,039	4.945
FIDELITY & CASUALTY CO OF NY	1	-4	-4.000
FIREMENS INS CO OF NEWARK NJ	1	1	1.000
FOREMOST INS CO	0	234	******
FORUM INS CO	18	1	0.056
GENERAL ACC F & L ASR CORP LTD US BR	0	13	******
GENERAL INS CO OF AMERICA	0	-5	******
GLENS FALLS INS CO	1	13	13.000
GLOBE INDEMNITY CO	0	-12	******
GRAPHIC ARTS MUTUAL INS CO	1	0	0.000
HARTFORD ACCIDENT & INDEMNITY CO	7	129	18.429
HEALTH CARE INS EXCHANGE	1,643	0	0.000
HOME INDEMNITY CO	0	0	0.000
HOME INS CO	5	0	0.000
IDEAL MUTUAL INS CO	0	18	******
INA UNDERWRITERS INS CO	7	-22	-3.143
INS CO OF NORTH AMERICA	-9	22	-2.444
INS CO OF THE STATE OF PENNSYLVANIA	216	7	0.032
INTEGRITY INS CO	118	-4	-0.034
JEFFERSON INS CO OF NEW YORK	42	20	0.476
KEYSTONE INS CO	9	0	0.000
LIBERTY MUTUAL INS CO	$ 0	$ 100	******
LUMBERMENS MUTUAL CASUALTY CO	0	0	0.000
MARYLAND CASUALTY CO	0	37	******
MEDICAL INTERINSURANCE EXCH OF NJ	30,836	30,231	0.980
MEDICAL PROTECTIVE CO	548	951	1.735
MICHIGAN MUTUAL INS CO	0	-5	******
NATIONAL CHIROPRACTIC MUTUAL INS CO	284	295	1.039
NATIONAL UNION FIRE INS CO OF PITTSB	113	59	0.522
NEW HAMPSHIRE INS CO	0	-7	******
NEWARK INS CO	3	6	2.000
NORTH RIVER INS CO	148	-1,629	******
NORTH STAR REINSURANCE CORP	21	58	2.762
NORTHWESTERN NTL INS CO	0	-5	******
PACIFIC EMPLOYERS INS CO	349	-485	-1.390
PACIFIC INDEMNITY CO	0	518	******
PHOENIX ASR CO OF NEW YORK	1	1	1.000
PUBLIC SERVICE MUTUAL INS CO	692	682	0.986
PURITAN INS CO	7	-6	-0.857
RANGER INS CO	0	-55	******
ROYAL INDEMNITY CO	0	3	******
SAINT PAUL FIRE & MARINE INS CO	2,792	2,390	0.859
SAINT PAUL MERCURY INS CO	90	52	0.578
SENTRY INS A MUTUAL CO	10	2	0.200
STANDARD FIRE INS CO	33	67	2.030
TRANSAMERICA INS CO	0	2	******
TRAVELERS INDEMNITY CO	9	5	0.556
UNITED STATES FIDELITY & GUARANTY CO	3	473	******
UNITED STATES LIABILITY INS CO	2	0	0.000
UTICA MUTUAL INS CO	2	-10	-5.000
VIGILANT INS CO	442	153	0.346
TOTALS	$40,533	$40,274	0.992

*Last (000) omitted.

TABLE 3

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
EARTHQUAKE

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$121	$ 0	0.000
AETNA INS CO	4	0	0.000
ALLIANZ INS CO	1	0	0.000
ALLSTATE INS CO	6	0	0.000
AMERICAN INS CO	1	-1	-1.000
AMERICAN NATIONAL FIRE INS CO	3	0	0.000
ATLANTIC EMPLOYERS INSURANCE COMPANY	1	0	0.000
CENTRAL NATIONAL INS CO OF OMAHA	2	0	0.000
COMMERCE & INDUSTRY INS CO	2	0	0.000
CONTINENTAL CASUALTY CO	0	0	0.000
FIREMANS FUND INS CO	1	0	0.000
GREAT AMERICAN INS CO	2	0	0.000
HANOVER INS CO	1	0	0.000
HARTFORD FIRE INS CO	1	0	0.000
HIGHLANDS INS CO	1	0	0.000
INS CO OF NORTH AMERICA	1	0	0.000
INS CO OF THE STATE OF PENNSYLVANIA	0	0	0.000
LIBERTY MUTUAL FIRE INS CO	1	0	0.000
MISSION NATIONAL INS CO	0	0	0.000
OHIO CASUALTY INS CO	0	0	0.000
PHOENIX INSURANCE CO	7	0	0.000
PRUDENTIAL PROPERTY & CAS INS CO	2	0	0.000
SAINT PAUL FIRE & MARINE INS CO	1	0	0.000
SAINT PAUL MERCURY INS CO	1	0	0.000
TRAVELERS INDEMNITY CO	71	0	0.000
TRAVELERS INDEMNITY CO OF AMERICA	1	0	0.000
UNITED SERVICES AUTOMOBILE ASN	7	0	0.000
UNIVERSAL UNDERWRITERS INS CO	2	0	0.000
WEST AMERICAN INS CO	1	0	0.000
TOTALS	$ 242	$ -1	-0.004

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1961
GROUP ACCIDENT AND HEALTH

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA INS CO	$ 2	$ -2	-1.000
ALLSTATE INS CO	6,163	5,866	0.952
AMERICAN AUTOMOBILE INS CO	0	-1	******
AMERICAN BANKERS INS CO OF FL	68	-1	-0.015
AMERICAN CASUALTY CO OF READING	17	-8	-0.471
AMERICAN CENTENNIAL INS CO	975	1,324	1.358
AMERICAN HARDWARE MUTUAL INS CO	125	136	1.088
AMERICAN HOME ASSURANCE COMPANY	562	248	0.441
AMERICAN MOTORISTS INS CO	721	741	1.028
AMERICAN MUTUAL LIABILITY INS CO	248	171	0.690
AVEMCO INS CO	68	95	1.397
BANKERS MULTIPLE LINE INS CO	1,413	809	0.571
BIRMINGHAM FIRE INS CO OF PA	96	11	0.115
BOSTON OLD COLONY INS CO	0	7	******
COLONIAL PENN FRANKLIN INS CO	8,465	6,972	0.824
COLONIAL PENN INS CO	174	91	0.523
COMMERCIAL INS CO OF NEWARK NJ	2,394	490	0.205
COMMERCIAL UNION INS CO	197	50	0.254
CONNECTICUT INDEMNITY CO	12	0	0.000
CONTINENTAL CASUALTY CO	1,167	341	0.292
CONTINENTAL INS CO	1,543	505	0.326
CUMIS INS SOCIETY INC	38	2	0.053
EMPLOYERS INS OF WAUSAU A MUTUAL CO	684	795	1.162
EMPLOYERS REINSURANCE CORP	77	11	0.143
FEDERAL INS CO	539	155	0.288
FIDELITY & CASUALTY CO OF NY	17	124	7.294
FIREMANS FUND INS CO	275	52	0.189
FIRST GENERAL INS CO	1	0	0.000
FORUM INS CO	2	1	0.500
GERMANTOWN INS CO	76	15	0.197
GREAT GLOBAL ASSURANCE CO	4	0	0.000
HARTFORD ACCIDENT & INDEMNITY CO	1,658	1,556	0.938
HOME INS CO	677	810	1.196
INS CO OF NORTH AMERICA	1,371	987	0.720
JOHN DEERE INS CO	79	52	0.658
LIBERTY MUTUAL INS CO	2,594	2,661	1.026
LONDON GUARANTEE & ACCIDENT CO OF NY	8	37	4.625
LUMBERMENS MUTUAL CASUALTY CO	2,7[illegible]	2,652	0.968
MARYLAND CASUALTY CO	9	5	0.556
MEDICAL INDEMNITY OF AMERICA INC	12	10	0.833
NATIONAL BONDING & ACCIDENT INS CO	$ 1	$ 1	1.000
NATIONAL CASUALTY CO	169	79	0.467
NATIONAL UNION FIRE INS CO OF PITTSB	803	651	0.811
NATIONWIDE MUTUAL INS CO	18	-11	-0.611
NEW HAMPSHIRE INS CO	7	4	0.571
NORTH RIVER INS CO	0	-5	******
NORTHWESTERN NTL INS CO	0	8	******
OHIO CASUALTY INS CO	39	8	0.205
OLD REPUBLIC INS CO	51	3	0.059
OMAHA INDEMNITY CO	149	117	0.785
PACIFIC INDEMNITY CO	13	-1	-0.077
PHOENIX ASR CO OF NEW YORK	1	2	2.000
ROYAL INDEMNITY CO	2	0	0.000
ROYAL INS CO OF AMERICA	0	29	******
SAFETY MUTUAL CAS CORP	56	697	12.446
SAINT PAUL FIRE & MARINE INS CO	154	18	0.117
SELECTED RISKS INS CO	1,057	429	0.406
SENTRY INS A MUTUAL CO	510	334	0.655
STATE FARM FIRE AND CASUALTY CO	2	1	0.500
STATE FARM MUTUAL AUTOMOBILE INS CO	40	6	0.150
TRANSPORTATION INS CO	2	-8	-4.000
TRAVELERS INDEMNITY CO	206	524	2.544
TRAVELERS INDEMNITY CO OF RI	2,967	2,672	0.901
UNITED FIRE INS CO	417	261	0.626
UNITED STATES FIDELITY & GUARANTY CO	91	46	0.505
ZURICH INS CO US BR	140	98	0.700
TOTALS	$42,176	$33,733	0.800

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
CREDIT ACCIDENT AND HEALTH

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
ALLSTATE INS CO	$ 0	$ 0	0.000
BALBOA INS CO	1,415	1,192	0.842
CENTRAL NATIONAL INS CO OF OMAHA	27	26	0.963
STATE FARM MUTUAL AUTOMOBILE INS CO	-210	227	-1.081
TOTALS	$1,232	$1,445	1.173

*Last (000) omitted.

TABLE 5

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
COLLECTIVELY RENEWABLE ACCIDENT AND HEALTH

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AMERICAN CASUALTY CO OF READING	$ 124	$ 172	1.387
BANKERS MULTIPLE LINE INS CO	41	78	1.902
COMMERCIAL INS CO OF NEWARK NJ	2,202	1,969	0.894
CONTINENTAL CASUALTY CO	790	461	0.584
CONTINENTAL INS CO	1	0	0.000
FORUM INS CO	31	10	0.323
GERMANTOWN INS CO	11	4	0.364
HARTFORD ACCIDENT & INDEMNITY CO	9	22	2.444
IMPERIAL CASUALTY & INDEMNITY CO	100	153	1.530
JOHN DEERE INS CO	2	0	0.000
LIBERTY MUTUAL INS CO	183	164	0.896
NATIONAL CASUALTY CO	430	269	0.626
NATIONWIDE MUTUAL INS CO	2,681	2,454	0.915
OMAHA INDEMNITY CO	0	1	******
TRANSPORTATION INS CO	3	0	0.000
TOTALS	$ 6,613	$ 5,757	0.871

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES

NEW JERSEY BUSINESS FOR THE YEAR 1961

NON-CANCELLABLE ACCIDENT & HEALTH

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AMERICAN INTEGRITY INS CO	$ 27	$ 2	0.074
BANKERS MULTIPLE LINE INS CO	28	11	0.393
CONTINENTAL CASUALTY CO	5	-8	-1.600
LIBERTY MUTUAL INS CO	6	0	0.000
NATIONWIDE MUTUAL INS CO	4	0	0.000
NORTHWESTERN NTL INS CO	1	0	0.000
UNITED STATES FIDELITY & GUARANTY CO	60	50	0.833
TOTALS	$ 131	$ 55	0.420

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES

NEW JERSEY BUSINESS FOR THE YEAR 1981

GUARANTEED RENEWABLE ACCIDENT & HEALTH

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AGWAY INS CO	$ 1	$ 0	0.000
ALLSTATE INS CO	0	0	0.000
AMERICAN CASUALTY CO OF READING	11	7	0.636
AMERICAN EMPLOYERS INS CO	12	20	1.667
AMERICAN HOME ASSURANCE COMPANY	3	3	1.000
AMERICAN INTEGRITY INS CO	43	12	0.279
AMERICAN MOTORISTS INS CO	115	95	0.826
AMERICAN MUTUAL INS CO OF BOSTON	47	29	0.617
AMERICAN MUTUAL LIABILITY INS CO	2	8	4.000
BANKERS MULTIPLE LINE INS CO	1,230	871	0.680
COLONIAL PENN INS CO	960	652	0.679
COMMERCIAL INS CO OF NEWARK NJ	21	25	1.190
CONTINENTAL CASUALTY CO	127	117	0.921
CONTINENTAL INS CO.	31	25	0.806
EMPLOYERS FIRE INS CO	1	0	0.000
FIDELITY & CASUALTY CO OF NY	3	0	0.000
FIREMANS FUND INS CO	5	9	1.800
FIREMENS INS CO OF NEWARK NJ	3	1	0.333
FIRST GENERAL INS CO	4	3	0.750
GERMANTOWN INS CO	15	6	0.400
GREAT GLOBAL ASSURANCE CO	1	0	0.000
HARTFORD ACCIDENT & INDEMNITY CO	15	14	0.933
IMPERIAL CASUALTY & INDEMNITY CO	139	36	0.259
LIBERTY MUTUAL INS CO	9	8	0.889
LUMBERMENS MUTUAL CASUALTY CO	656	421	0.642
MARYLAND CASUALTY CO	1	0	0.000
NATIONAL CASUALTY CO	88	49	0.557
NATIONWIDE MUTUAL INS CO	36	231	6.417
NORTHERN ASSURANCE CO OF AMERICA	1	0	0.000
NORTHWESTERN NTL INS CO	404	212	0.525
OHIO CASUALTY INS CO	45	14	0.311
PHOENIX ASR CO OF NEW YORK	1	0	0.000
SECURITY INS CO OF HARTFORD	6	3	0.500
SELECTED RISKS INS CO	362	312	0.862
STATE FARM MUTUAL AUTOMOBILE INS CO	176	186	1.057
TRANSPORTATION INS CO	1	1	1.000
UNITED FIRE INS CO	43	-4	-0.093
UNITED STATES FIDELITY & GUARANTY CO	46	9	0.196
TOTALS	$ 4,714	$ 3,375	0.716

*Last (000) omitted.

TABLE 3

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
NON-RENEWABLE A & H (STATED)

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AMERICAN CASUALTY CO OF READING	$ 50	$ 53	1.060
AMERICAN MUTUAL INS CO OF BOSTON	0	8	******
CONTINENTAL CASUALTY CO	2,267	1,092	0.482
HARTFORD ACCIDENT & INDEMNITY CO	1	9	9.000
NATIONAL CASUALTY CO	92	61	0.663
STATE FARM MUTUAL AUTOMOBILE INS CO	104	40	0.385
TRANSPORTATION INS CO	1	-1	-1.000
TOTALS	$ 2,515	$ 1,262	0.502

*Last (000) omitted.

TABLE 3

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
OTHER ACCIDENT ONLY

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA INS CO	$ 4	$ -1	-0.250
AMERICAN CASUALTY CO OF READING	17	3	0.176
AMERICAN HOME ASSURANCE COMPANY	102	25	0.245
AMERICAN MOTORISTS INS CO	18	25	1.389
ASSOCIATED INDEMNITY CORP	6	0	0.000
BOSTON OLD COLONY INS CO	2	0	0.000
COMMERCIAL INS CO OF NEWARK NJ	8	4	0.500
CONTINENTAL CASUALTY CO	62	64	1.032
CONTINENTAL INS CO	27	4	0.148
EMPLOYERS REINSURANCE CORP	4	0	0.000
FEDERAL INS CO	35	8	0.229
FIDELITY & CASUALTY CO OF NY	76	6	0.079
FIREMANS FUND INS CO	3	1	0.333
FIREMENS INS CO OF NEWARK NJ	4	0	0.000
GENERAL ACC F & L ASR CORP LTD US BR	2	1	0.500
HARTFORD ACCIDENT & INDEMNITY CO	27	17	0.630
HOME INDEMNITY CO	2	2	1.000
HOME INS CO	3	0	0.000
INS CO OF NORTH AMERICA	1	-2	-2.000
LUMBERMENS MUTUAL CASUALTY CO	158	121	0.766
MARYLAND CASUALTY CO	6	7	1.167
NATIONAL CASUALTY CO	290	94	0.324
NATIONAL UNION FIRE INS CO OF PITTSB	21	17	0.810
NATIONWIDE MUTUAL INS CO	5	4	0.800
NEW HAMPSHIRE INS CO	2	0	0.000
OHIO CASUALTY INS CO	11	1	0.091
OLD REPUBLIC INS CO	1	0	0.000
OMAHA INDEMNITY CO	263	84	0.319
PEERLESS INS CO	2	0	0.000
PHOENIX ASR CO OF NEW YORK	1	0	0.000
REPUBLIC INS CO	63	0	0.000
SAINT PAUL FIRE & MARINE INS CO	571	248	0.434
SELECTED RISKS INS CO	391	82	0.210
STATE FARM FIRE AND CASUALTY CO	1	0	0.000
UNION INDEMNITY INS CO OF NEW YORK	2	0	0.000
UNITED STATES FIDELITY & GUARANTY CO	2	-1	-0.500
TOTALS	$ 2,193	$ 814	0.371

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
ALL OTHER ACCIDENT & HEALTH

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA INS CO	$ 8	$ -2	-0.250
ALLSTATE INS CO	0	0	0.000
AMERICAN CASUALTY CO OF READING	188	65	0.345
AMERICAN EMPLOYERS INS CO	1	1	1.000
AMERICAN INTEGRITY INS CO	197	55	0.279
AMERICAN MOTORISTS INS CO	158	34	0.215
AMERICAN MUTUAL INS CO OF BOSTON	2	3	1.500
AMERICAN MUTUAL LIABILITY INS CO	1	4	4.000
COMMERCIAL INS CO OF NEWARK NJ	34	10	0.294
CONTINENTAL CASUALTY CO	609	493	0.810
CONTINENTAL INS CO	6	10	1.667
FIDELITY & CASUALTY CO OF NY	1	0	0.000
FIREMANS FUND INS CO	8	13	1.625
FIREMENS INS CO OF NEWARK NJ	1	-2	-2.000
GENERAL ACC F & L ASR CORP LTD US BR	3	0	0.000
HARTFORD ACCIDENT & INDEMNITY CO	3	1	0.125
HOME INS CO	2	0	0.000
INS CO OF NORTH AMERICA	0	-4	******
INTERNATIONAL INS CO	15	9	0.600
KEYSTONE INS CO	350	36	0.100
LIBERTY MUTUAL INS CO	32	6	0.188
LUMBERMENS MUTUAL CASUALTY CO	1,092	411	0.376
MARYLAND CASUALTY CO	2	0	0.000
NATIONAL CASUALTY CO	8	3	0.375
NATIONWIDE MUTUAL INS CO	34	-81	-2.382
NORTH RIVER INS CO	1	0	0.000
OHIO CASUALTY INS CO	46	29	0.630
OMAHA INDEMNITY CO	23	23	1.000
PEERLESS INS CO	2	-1	-0.500
PUBLIC SERVICE MUTUAL INS CO	1	24	24.000
SAINT PAUL FIRE & MARINE INS CO	69	145	2.101
STATE FARM MUTUAL AUTOMOBILE INS CO	586	-53	-0.090
TRANSPORTATION INS CO	4	0	0.000
TOTALS	$3,502	$1,232	0.352

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
WORKMENS COMPENSATION

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$ 27,971	$ 16,253	0.581
AETNA FIRE UNDERWRITERS INS CO	1,900	1,733	0.912
AETNA INS CO	3,443	855	0.248
AFFILIATED FM INS CO	55	82	1.491
AGRICULTURAL INS CO	0	-21	******
AGWAY INS CO	31	3	0.097
AIU INS CO	152	65	0.428
ALL AMERICA INS CO	0	0	0.000
ALLIANZ INS CO	489	40	0.082
ALLSTATE INS CO	2,157	-457	-0.212
AMERICAN & FOREIGN INS CO	2,388	1,296	0.543
AMERICAN ALLIANCE INS CO	861	615	0.714
AMERICAN AUTOMOBILE INS CO	2,081	907	0.436
AMERICAN CASUALTY CO OF READING	4,479	2,372	0.530
AMERICAN DRUGGISTS INS CO	252	207	0.821
AMERICAN EMPLOYERS INS CO	32	41	1.281
AMERICAN GUARANTEE & LIABILITY IN CO	1,538	933	0.607
AMERICAN HARDWARE MUTUAL INS CO	566	103	0.182
AMERICAN HOME ASSURANCE COMPANY	478	247	0.517
AMERICAN INS CO	11,489	4,209	0.366
AMERICAN MANUFACTURERS MUTUAL INS CO	649	341	0.525
AMERICAN MOTORISTS INS CO	16,135	2,296	0.142
AMERICAN MUTUAL INS CO OF BOSTON	7,650	3,363	0.440
AMERICAN MUTUAL LIABILITY INS CO	5,837	3,146	0.539
AMERICAN NATIONAL FIRE INS CO	3,071	1,389	0.452
AMERICAN POLICYHOLDERS INS CO	374	120	0.321
AMICA MUTUAL INS CO	38	-8	-0.211
ARGONAUT INS CO	3,828	6,959	1.818
ARGONAUT NORTHWEST INS CO	0	5	******
ASSOCIATED INDEMNITY CORP	5,701	1,111	0.195
ASSURANCE COMPANY OF AMERICA	45	-86	-1.911
ATLANTIC EMPLOYERS INSURANCE COMPANY	8,366	4,118	0.492
ATLANTIC MUTUAL INS CO	2,744	271	0.099
AUTOMOBILE INS CO OF HARTFORD CT	1	0	0.000
BALBOA INS CO	0	133	******
BERKSHIRE MUTUAL INS CO	0	12	******
BIRMINGHAM FIRE INS CO OF PA	2	23	11.500
BITUMINOUS CASUALTY CORP	113	19	0.168
BITUMINOUS FIRE & MARINE INS CO	5	-116	******
BLUE RIDGE INS CO	1	0	0.000

*Last (000) omitted.

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
BOSTON OLD COLONY INS CO	$ 626	$ 251	0.401
CAMDEN FIRE INS ASN	5,536	1,686	0.305
CARRIERS INS CO	172	158	0.919
CASUALTY RECIP EXCHANGE	2,608	447	0.171
CENTENNIAL INS CO	1,521	129	0.085
CENTRAL MUTUAL INS CO	612	369	0.603
CENTURY INDEMNITY CO	42	110	2.619
CHARTER OAK FIRE INS CO	460	303	0.659
CHESTER COUNTY MUTUAL INS CO	25	0	0.000
CITY INS CO	-2,460	-741	0.301
COMMERCE & INDUSTRY INS CO	1,114	443	0.398
COMMERCIAL INS CO OF NEWARK NJ	404	134	0.332
COMMERCIAL UNION INS CO	7,341	3,867	0.527
CONNECTICUT INDEMNITY CO	21	-97	-4.619
CONTINENTAL CASUALTY CO	2,978	1,997	0.671
CONTINENTAL INS CO	9,151	6,985	0.763
CUMBERLAND MUTUAL FIRE INS CO	156	24	0.154
CUMIS INS SOCIETY INC	41	26	0.634
EAGLE STAR INS CO OF AMERICA	588	148	0.252
ELECTRIC MUTUAL LIABILITY INS CO	1,086	170	0.157
EMPLOYERS FIRE INS CO	1,511	567	0.375
EMPLOYERS INS OF WAUSAU A MUTUAL CO	22,329	9,240	0.414
EMPLOYERS MUTUAL CASUALTY CO	52	15	0.288
EMPLOYERS NATIONAL INS CO	26	16	0.615
EMPLOYERS REINSURANCE CORP	109	293	2.688
ENTERPRISE INSURANCE CO	9	2	0.222
EQUITABLE GENERAL INS CO	115	15	0.130
EXCELSIOR INS CO	895	206	0.230
EXCHANGE MUTUAL INS CO	0	0	0.000
FARM FAMILY MUTUAL INS CO	454	143	0.315
FARMERS RELIANCE CAS CO	1,057	433	0.410
FARMERS RELIANCE INS CO OF NJ	154	7	0.045
FEDERAL INS CO	8,909	3,594	0.403
FEDERATED MUTUAL INS CO	54	41	0.759
FIDELITY & CASUALTY CO OF NY	5,948	2,552	0.429
FIDELITY & DEPOSIT CO OF MARYLAND	65	-171	-2.631
FIDELITY & GUARANTY INS UDWRS INC	3,909	2,387	0.611
FIRE & CASUALTY INS CO OF CT	80	0	0.000
FIREMANS FUND INS CO	1,634	271	0.166
FIREMENS INS CO OF NEWARK NJ	986	296	0.300

TABLE 3

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
WORKMENS COMPENSATION

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
FLORISTS MUTUAL INS CO	$ 346	$ 128	0.370
FORUM INS CO	44	-2	-0.045
GENERAL ACC F & L ASR CORP LTD US BR	1,381	1,269	0.919
GENERAL INS CO OF AMERICA	40	-66	-1.650
GLENS FALLS INS CO	1,667	506	0.304
GLOBE INDEMNITY CO	122	154	1.262
GRANITE STATE INS CO	257	69	0.268
GRAPHIC ARTS MUTUAL INS CO	575	259	0.450
GREAT AMERICAN INS CO	1,197	815	0.681
GREAT NORTHERN INS CO	277	126	0.455
GREAT WEST CASUALTY CO	8	1	0.125
GREATER NEW YORK MUTUAL INS CO	4,382	5,489	1.253
GUARANTEE INS CO	490	90	0.184
GULF INSURANCE CO	0	-20	******
HANOVER INS CO	1,909	625	0.327
HARLEYSVILLE MUTUAL INS CO	10,267	3,655	0.356
HARTFORD ACCIDENT & INDEMNITY CO	7,270	5,271	0.725
HARTFORD CASUALTY INS CO	4,409	1,991	0.452
HARTFORD FIRE INS CO	1,434	990	0.690
HIGHLANDS INS CO	119	188	1.580
HOME INDEMNITY CO	6,626	6,493	0.980
HOME INS CO	6,123	5,708	0.932
HORACE MANN INS CO	0	7	******
IDEAL MUTUAL INS CO	3,642	1,264	0.347
INA UNDERWRITERS INS CO	4,944	1,200	0.243
INDUSTRIAL INDEMNITY CO	1,113	613	0.551
INS CO OF GREATER NEW YORK	2,724	2,051	0.753
INS CO OF NORTH AMERICA	22,764	14,594	0.641
INS CO OF THE STATE OF PENNSYLVANIA	365	382	1.047
INTERBORO MUTUAL INDEMNITY INS CO	128	33	0.258
INTERNATIONAL INS CO	1	97	97.000
INVESTORS INS CO OF AMERICA	112	143	1.277
JOHN DEERE INS CO	63	-21	-0.333
KANSAS CITY FIRE & MARINE INS CO	2,633	1,683	0.639
KEYSTONE INS CO	23	0	0.000
LIBERTY MUTUAL FIRE INS CO	37,028	15,791	0.426
LIBERTY MUTUAL INS CO	35,006	16,710	0.477
LONDON GUARANTEE & ACCIDENT CO OF NY	0	-25	******
LUMBER MUTUAL INS CO	5	0	0.000
LUMBERMENS MUTUAL CASUALTY CO	9,433	3,181	0.337

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
LUMBERMENS UNDERWRITING ALLIANCE	$ 178	$ 96	0.539
MARYLAND CASUALTY CO	1,638	1,082	0.661
MASSACHUSETTS BAY INS CO	697	22	0.032
MERCHANTS INS CO OF NH INC	147	257	1.748
MERCHANTS MUTUAL INS CO	418	551	1.318
MICHIGAN MILLERS MUTUAL INS CO	158	53	0.335
MICHIGAN MUTUAL INS CO	1,224	1,061	0.867
MIDLAND INS CO	6,649	5,215	0.784
MISSION INS CO	188	23	0.122
MISSION NATIONAL INS CO	9	1	0.111
MONARCH INS CO OF OHIO	196	145	0.740
MOTOR CLUB OF AMERICA INS CO	156	2	0.013
MOTOR VEHICLE CASUALTY CO	191	61	0.319
NATIONAL FIRE INS CO OF HARTFORD	4,218	2,618	0.621
NATIONAL GRANGE MUTUAL INS CO	43	-81	-1.884
NATIONAL SURETY CORP	1,292	251	0.194
NATIONAL UNION FIRE INS CO OF PITTSB	12,359	6,274	0.508
NATIONWIDE MUTUAL FIRE INS CO	67	40	0.597
NATIONWIDE MUTUAL INS CO	441	-244	-0.553
NEW HAMPSHIRE INS CO	1,187	372	0.313
NEW JERSEY MANUFACTURERS INS CO	211,655	146,024	0.690
NEW YORK UNDERWRITERS INS CO	128	69	0.539
NEWARK INS CO	5,507	2,377	0.432
NIAGARA FIRE INS CO	1,071	708	0.661
NIPPON FIRE & MAR INS CO LTD US BR	3	0	0.000
NORFOLK & DEDHAM MUTUAL FIRE INS CO	5	0	0.000
NORTH RIVER INS CO	6,429	4,546	0.707
NORTHBROOK PROPERTY & CAS INS CO	228	136	0.596
NORTHERN ASSURANCE CO OF AMERICA	145	95	0.655
NORTHERN INS CO OF NEW YORK	184	-16	-0.087
NORTHWESTERN NTL INS CO	3,647	1,384	0.379
OCCIDENTAL FIRE & CAS CO OF NC	90	0	0.000
OHIO CASUALTY INS CO	3,011	758	0.252
OLD REPUBLIC INS CO	9	-8	-0.889
PACIFIC EMPLOYERS INS CO	10,195	3,111	0.305
PACIFIC INDEMNITY CO	496	321	0.647
PEERLESS INS CO	151	68	0.450
PENN MUTUAL FIRE INS CO	22	1	0.045
PENNSYLVANIA GENERAL INS CO	961	709	0.738
PENNSYLVANIA LUMBERMENS MUTUAL INS C	3	0	0.000

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
WORKMENS COMPENSATION

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
PENNSYLVANIA MANUFACTURERS ASN INS C	$ 6,220	$ 2,428	0.390
PENNSYLVANIA MILLERS MUTUAL INS CO	13	110	8.462
PENNSYLVANIA NTL MUTUAL CAS INS CO	4,425	1,099	0.248
PETROLEUM CAS CO	1,473	1,231	0.836
PHOENIX ASR CO OF NEW YORK	84	39	0.464
PHOENIX INSURANCE CO	5	35	7.000
PLANET INS CO	132	24	0.182
PREFERRED MUTUAL INS CO	25	8	0.320
PREFERRED RISK MUTUAL INS CO	49	21	0.429
PROTECTIVE INS CO	465	357	0.768
PROVIDENCE WASHINGTON INS CO	235	55	0.234
PRUDENTIAL PROPERTY & CAS INS CO	694	507	0.731
PUBLIC SERVICE MUTUAL INS CO	2,571	1,692	0.658
PURITAN INS CO	0	-56	******
RANGER INS CO	458	77	0.168
RELIANCE INS CO	614	420	0.684
REPUBLIC INS CO	9	0	0.000
ROYAL INDEMNITY CO	18	-21	-1.167
ROYAL INS CO OF AMERICA	2,252	2,252	1.000
SAFECO INS CO OF AMERICA	0	0	0.000
SAFEGUARD INS CO	248	25	0.101
SAINT PAUL FIRE & MARINE INS CO	5,748	4,642	0.808
SAINT PAUL MERCURY INS CO	2,169	1,961	0.904
SECURITY INS CO OF HARTFORD	378	139	0.368
SELECT INS CO	0	9	******
SELECT WAY INS CO	8,856	3,982	0.450
SELECTED RISKS INS CO	13,105	5,408	0.413
SENTRY INS A MUTUAL CO	3,101	-287	-0.093
STANDARD FIRE INS CO	14,041	11,010	0.784
STATE FARM FIRE AND CASUALTY CO	1,617	612	0.378
STATE FARM GENERAL INS CO	90	0	0.000
SUN INS OFFICE LTD US BR	29	-3	-0.103
SUSSEX MUTUAL INS CO	3	0	0.000
TICO INS CO	211	272	1.289
TOKIO MARINE & FIRE INS CO LTD US BR	900	881	0.979
TRANSAMERICA INS CO	1,188	1,276	1.074
TRANSAMERICA PREMIER INS CO	365	308	0.844
TRANSCONTINENTAL INS CO	-510	-95	0.186
TRANSIT CASUALTY CO	110	-42	-0.382
TRANSPORT INDEMNITY CO	128	172	1.344
TRANSPORT INS CO	$ 1,[illegible]36	$ 1,129	0.760
TRANSPORTATION INS CO	10,048	8,139	0.810
TRAVELERS INDEMNITY CO	15,466	6,592	0.426
TRAVELERS INDEMNITY CO OF RI	947	-12	-0.013
TRAVELERS INSURANCE CO P & L	21,704	11,001	0.507
TRUCK INS EXCHANGE	140	62	0.443
TWIN CITY FIRE INS CO	7,592	6,840	0.901
UNDERWRITERS INS CO	375	198	0.528
UNITED PACIFIC INS CO	648	524	0.809
UNITED SERVICES AUTOMOBILE ASN	93	2	0.022
UNITED STATES FIDELITY & GUARANTY CO	6,895	3,824	0.555
UNITED STATES FIRE INS CO	4,962	2,556	0.515
UNIVERSAL UNDERWRITERS INS CO	2,602	454	0.174
USAA CAS INS CO	4	0	0.000
UTICA MUTUAL INS CO	3,501	1,716	0.490
UTILITIES MUTUAL INS CO	2,096	1,652	0.788
VALLEY FORGE INS CO	775	617	0.796
VANGUARD INS CO	1	0	0.000
VIGILANT INS CO	4,458	1,817	0.408
WAUSAU UNDERWRITERS INS CO	48	38	0.792
WEST AMERICAN INS CO	5,936	1,571	0.265
WESTCHESTER FIRE INS CO	1	-5	-5.000
WORCESTER MUTUAL INS CO	0	0	0.000
YASUDA FIRE & MARINE INS CO OF AM	16	0	0.000
ZURICH INS CO US BR	2,830	1,846	0.652
TOTALS	$ 803,704	$ 449,533	0.559

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
OTHER LIABILITY

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
ADMIRAL INS CO	$ 1,904	$ 1,853	0.973
AETNA CASUALTY & SURETY CO	16,359	11,138	0.681
AETNA INS CO	1,379	741	0.537
AFFILIATED FM INS CO	-6	304	******
AGRICULTURAL INS CO	1,300	2,230	1.715
AGWAY INS CO	10	-4	-0.400
AIU INS CO	26	23	0.885
ALL AMERICA INS CO	0	12	******
ALLIANCE ASSURANCE CO LTD US BR	1	0	0.000
ALLIANZ INS CO	1,206	867	0.719
ALLSTATE INS CO	798	2,601	3.259
AMERICAN ALLIANCE INS CO	1	23	23.000
AMERICAN AUTOMOBILE INS CO	243	-129	-0.531
AMERICAN BANKERS INS CO OF FL	21	-1	-0.048
AMERICAN CASUALTY CO OF READING	845	613	0.725
AMERICAN CENTENNIAL INS CO	1,879	157	0.084
AMERICAN DRUGGISTS INS CO	109	33	0.303
AMERICAN EMPLOYERS INS CO	157	70	0.446
AMERICAN FIDELITY FIRE INS CO	1	13	13.000
AMERICAN GUARANTEE & LIABILITY IN CO	464	-503	-1.084
AMERICAN HARDWARE MUTUAL INS CO	56	-6	-0.107
AMERICAN HOME ASSURANCE COMPANY	1,960	4,139	2.112
AMERICAN INS CO	12,325	3,046	0.247
AMERICAN MANUFACTURERS MUTUAL INS CO	168	329	1.958
AMERICAN MOTORISTS INS CO	3,565	746	0.209
AMERICAN MUTUAL INS CO OF BOSTON	0	-10	******
AMERICAN MUTUAL LIABILITY INS CO	971	415	0.427
AMERICAN NATIONAL FIRE INS CO	3,480	1,687	0.485
AMERICAN POLICYHOLDERS INS CO	69	113	1.638
AMERICAN PROTECTION INS CO	4	0	0.000
AMERICAN UNIVERSAL INS CO	949	422	0.445
ARGONAUT INS CO	96	184	1.917
ARKWRIGHT BOSTON MFRS MUTUAL INS CO	-22	-49	2.227
ASSOCIATED INDEMNITY CORP	688	350	0.509
ASSURANCE COMPANY OF AMERICA	7	-1	-0.143
ATLANTA INTERNATIONAL INS CO	646	360	0.557
ATLANTIC EMPLOYERS INSURANCE COMPANY	1,618	570	0.352
ATLANTIC INS CO	0	4	******
ATLANTIC MUTUAL INS CO	653	171	0.262
BAKERS INS CO	201	69	0.343
BANKERS & SHIPPERS INS CO OF NY	$ 13	$ 3	0.231
BERKSHIRE MUTUAL INS CO	0	-3	******
BIRMINGHAM FIRE INS CO OF PA	228	-1	-0.004
BITUMINOUS CASUALTY CORP	93	240	2.581
BOSTON OLD COLONY INS CO	745	237	0.318
CALVERT INS CO	49	9	0.184
CAMDEN FIRE INS ASN	1,931	-142	-0.074
CASUALTY RECIP EXCHANGE	13	5	0.385
CAVALIER INS CORP	2	33	16.500
CENTAUR INS CO	92	88	0.957
CENTENNIAL INS CO	591	-119	-0.201
CENTRAL MUTUAL INS CO	232	310	1.336
CENTRAL NATIONAL INS CO OF OMAHA	656	57	0.087
CHARTER OAK FIRE INS CO	1,028	724	0.704
CHESTER COUNTY MUTUAL INS CO	19	6	0.316
CHICAGO INS CO	432	1,224	2.833
CHURCH INS CO	4	0	0.000
CITY INS CO	1,111	3,105	2.795
COLONIAL ASSURANCE COMPANY	26	4	0.154
COLONIAL PENN INS CO	5	0	0.000
COMMERCE & INDUSTRY INS CO	417	343	0.823
COMMERCIAL INS CO OF NEWARK NJ	0	30	******
COMMERCIAL UNION INS CO	3,413	238	0.070
CONNECTICUT INDEMNITY CO	13	3	0.231
CONTINENTAL CASUALTY CO	7,715	6,991	0.906
CONTINENTAL INS CO	3,953	2,859	0.723
COUNTRYWIDE INS CO	4	0	0.000
CUMBERLAND MUTUAL FIRE INS CO	1,160	486	0.419
CUMIS INS SOCIETY INC	11	-21	-1.909
EAGLE INS CO	0	0	0.000
EAGLE STAR INS CO OF AMERICA	150	22	0.147
ELECTRIC INS CO	7	26	3.714
ELECTRIC MUTUAL LIABILITY INS CO	0	-11	******
EMPLOYERS FIRE INS CO	9	4	0.444
EMPLOYERS INS OF WAUSAU A MUTUAL CO	3,506	4,389	1.252
EMPLOYERS MUTUAL CASUALTY CO	264	51	0.193
EMPLOYERS NATIONAL INS CO	4	0	0.000
EMPLOYERS REINSURANCE CORP	439	383	0.872
EQUITABLE GENERAL INS CO	70	40	0.571
EXCELSIOR INS CO	573	199	0.344

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
OTHER LIABILITY

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
FARM FAMILY MUTUAL INS CO	$ 123	$ 48	0.390
FARMERS MUTUAL FIRE ASR OF NJ	243	-80	-0.329
FARMERS RELIANCE CAS CO	0	0	0.000
FARMERS RELIANCE INS CO OF NJ	979	257	0.263
FEDERAL INS CO	6,936	6,266	0.897
FIDELITY & CASUALTY CO OF NY	445	354	0.796
FIDELITY & DEPOSIT CO OF MARYLAND	21	0	0.000
FIDELITY & GUARANTY INS UDWRS INC	17	6	0.353
FIRE & CASUALTY INS CO OF CT	2	0	0.000
FIREMANS FUND INS CO	1,848	810	0.438
FIREMENS INS CO OF NEWARK NJ	525	882	1.680
FIRST GENERAL INS CO	11	6	0.545
FLORISTS MUTUAL INS CO	27	-14	-0.519
FOREMOST INS CO	233	307	1.290
FORUM INS CO	435	-122	-0.280
GENERAL ACC F & L ASR CORP LTD US BR	356	140	0.393
GENERAL INS CO OF AMERICA	15	-124	-8.267
GLENS FALLS INS CO	1,020	545	0.592
GLOBE INDEMNITY CO	78	-50	-0.641
GRANITE STATE INS CO	652	82	0.125
GRAPHIC ARTS MUTUAL INS CO	0	-2	******
GREAT AMERICAN INS CO	129	-119	-0.922
GREATER NEW YORK MUTUAL INS CO	1,084	1,008	0.930
GUARANTEE INS CO	1,695	632	0.373
GULF INSURANCE CO	0	22	******
HANOVER INS CO	706	38	0.054
HARCO NATIONAL INS CO	2	0	0.000
HARLEYSVILLE MUTUAL INS CO	2,585	1,140	0.441
HARTFORD ACCIDENT & INDEMNITY CO	14,299	9,454	0.661
HARTFORD CASUALTY INS CO	23	18	0.783
HARTFORD FIRE INS CO	509	262	0.515
HARTFORD SM BOIL INSPECTION & INS	4	0	0.000
HEALTH CARE INS EXCHANGE	75	-1,291	******
HIGHLANDS INS CO	591	7	0.012
HOME INDEMNITY CO	2,644	708	0.268
HOME INS CO	923	7,371	7.986
HOME INS CO OF INDIANA	5	-1	-0.200
HORACE MANN INS CO	18	-2	-0.111
IDEAL MUTUAL INS CO	1,553	458	0.295
IMPERIAL CASUALTY & INDEMNITY CO	1,166	1,209	1.037
INA UNDERWRITERS INS CO	$ 240	$ 119	0.496
INDEMNITY INS CO OF NORTH AMERICA	0	-1	******
INDUSTRIAL INDEMNITY CO	21	4	0.190
INS CO OF GREATER NEW YORK	123	519	4.220
INS CO OF NORTH AMERICA	10,836	1,887	0.174
INS CO OF THE STATE OF PENNSYLVANIA	755	808	1.070
INTEGRITY INS CO	1,960	1,192	0.608
INTERBORO MUTUAL INDEMNITY INS CO	26	5	0.192
INTERNATIONAL INS CO	677	544	0.804
INVESTORS INS CO OF AMERICA	213	386	1.812
JEFFERSON INS CO OF NEW YORK	800	1,514	1.892
JOHN DEERE INS CO	58	302	5.207
KANSAS CITY FIRE & MARINE INS CO	1	0	0.000
LIBERTY MUTUAL FIRE INS CO	27	11	0.407
LIBERTY MUTUAL INS CO	9,960	12,701	1.275
LONDON GUARANTEE & ACCIDENT CO OF NY	0	-24	******
LUMBER MUTUAL INS CO	53	49	0.925
LUMBERMENS MUTUAL CASUALTY CO	2,292	1,469	0.641
LUMBERMENS UNDERWRITING ALLIANCE	0	0	0.000
MARYLAND CASUALTY CO	669	346	0.517
MASSACHUSETTS BAY INS CO	1	0	0.000
MEAD REINSURANCE CORP	895	134	0.150
MEDICAL INTERINSURANCE EXCH OF NJ	73	56	0.767
MERCHANTS & BUSINESS MEN'S M I C	15	32	2.133
MERCHANTS INS CO OF NH INC	7	8	1.143
MERCHANTS MUTUAL INS CO	127	71	0.559
MGIC INDEMNITY CORP	864	-255	-0.295
MICHIGAN MILLERS MUTUAL INS CO	169	43	0.254
MICHIGAN MUTUAL INS CO	468	348	0.744
MIDLAND INS CO	4,298	13,389	3.115
MILLERS MUTUAL INS CO	7	-14	-2.000
MISSION INS CO	2,717	2,535	0.933
MONARCH INS CO OF OHIO	133	202	1.519
MOTOR CLUB OF AMERICA INS CO	214	107	0.500
MOTORS INS CORP	11	0	0.000
NATIONAL AMERICAN INS CO OF NEW YORK	0	-316	******
NATIONAL FIRE INS CO OF HARTFORD	130	263	2.023
NATIONAL GRANGE MUTUAL INS CO	-1	-36	36.000
NATIONAL SURETY CORP	133	-42	-0.316
NATIONAL UNION FIRE INS CO OF PITTSB	24,795	8,860	0.357

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
OTHER LIABILITY

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
NATIONWIDE MUTUAL FIRE INS CO	$ 53	$ 9	0.170
NATIONWIDE MUTUAL INS CO	84	547	6.512
NETHERLANDS INS CO	0	-6	******
NEW ENGLAND REINSURANCE CORP	159	5	0.031
NEW HAMPSHIRE INS CO	566	478	0.845
NEW JERSEY MANUFACTURERS INS CO	2,151	601	0.279
NEW YORK UNDERWRITERS INS CO	2	1	0.500
NEWARK INS CO	2,272	395	0.174
NIAGARA FIRE INS CO	7	3	0.429
NIPPON FIRE & MAR INS CO LTD US BR	2	0	0.000
NORFOLK & DEDHAM MUTUAL FIRE INS CO	40	15	0.375
NORTH RIVER INS CO	11,505	5,073	0.441
NORTH STAR REINSURANCE CORP	546	447	0.819
NORTHBROOK PROPERTY & CAS INS CO	23	10	0.435
NORTHERN ASSURANCE CO OF AMERICA	3	0	0.000
NORTHERN INS CO OF NEW YORK	33	41	1.242
NORTHWESTERN NTL INS CO	1,018	377	0.370
OCCIDENTAL FIRE & CAS CO OF NC	20	0	0.000
OHIO CASUALTY INS CO	2,625	647	0.246
OLD GENERAL INS CO	113	135	1.195
OLD REPUBLIC INS CO	644	-187	-0.290
PACIFIC EMPLOYERS INS CO	539	-9	-0.017
PACIFIC INDEMNITY CO	3	-1	-0.333
PEERLESS INS CO	32	-24	-0.750
PENN MUTUAL FIRE INS CO	39	6	0.154
PENNSYLVANIA GENERAL INS CO	0	-6	******
PENNSYLVANIA LUMBERMENS MUTUAL INS C	95	-8	-0.084
PENNSYLVANIA MANUFACTURERS ASN INS C	467	1,429	3.060
PENNSYLVANIA MILLERS MUTUAL INS CO	14	-7	-0.500
PENNSYLVANIA NTL MUTUAL CAS INS CO	921	390	0.423
PHOENIX ASR CO OF NEW YORK	64	32	0.500
PLANET INS CO	433	230	0.531
PREFERRED MUTUAL INS CO	148	28	0.189
PROGRESSIVE CAS INS CO	0	-5	******
PROTECTIVE INS CO	2	0	0.000
PROVIDENCE WASHINGTON INS CO	131	-30	-0.229
PRUDENTIAL PROPERTY & CAS INS CO	205	24	0.117
PRUDENTIAL REINSURANCE CO	0	-390	******
PUBLIC SERVICE MUTUAL INS CO	1,601	1,113	0.695
PURITAN INS CO	1,392	1,175	0.844
RANGER INS CO	121	150	1.240
RELIANCE INS CO	851	716	0.841
REPUBLIC INS CO	39	43	1.103
RLI INS CO	67	82	1.224
ROYAL INDEMNITY CO	57	3	0.053

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
ROYAL INS CO OF AMERICA	$ 1,174	$ 137	0.117
SAFECO INS CO OF AMERICA	0	-48	******
SAFETY MUTUAL CAS CORP	901	203	0.225
SAINT PAUL FIRE & MARINE INS CO	16,282	13,156	0.808
SAINT PAUL MERCURY INS CO	170	306	1.800
SEABOARD SURETY CO	190	-16	-0.084
SECURITY INS CO OF HARTFORD	335	48	0.143
SELECTED RISKS INS CO	6,396	2,518	0.394
SENTRY INS A MUTUAL CO	1,510	709	0.470
SOUTH CAROLINA INS CO	105	72	0.686
STANDARD FIRE INS CO	225	133	0.591
STATE FARM FIRE AND CASUALTY CO	803	163	0.203
STATE FARM GENERAL INS CO	1	0	0.000
STATE WIDE INS CO	1	0	0.000
SUN INS OFFICE LTD US BR	1	32	32.000
SUSSEX MUTUAL INS CO	3	-4	-1.333
TICO INS CO	5	4	0.800
TOKIO MARINE & FIRE INS CO LTD US BR	387	253	0.654
TRANSAMERICA INS CO	432	752	1.741
TRANSCONTINENTAL INS CO	100	21	0.210
TRANSIT CASUALTY CO	1,316	-679	-0.516
TRANSPORT INDEMNITY CO	88	4	0.045
TRANSPORT INS CO	24	152	6.333
TRANSPORTATION INS CO	1,528	2,083	1.363
TRAVELERS INDEMNITY CO	10,408	12,319	1.184
TRAVELERS INDEMNITY CO OF AMERICA	18	46	2.556
TRAVELERS INDEMNITY CO OF RI	1	-227	******
TWIN CITY FIRE INS CO	10	-2	-0.200
UNDERWRITERS INS CO	37	6	0.162
UNION INDEMNITY INS CO OF NEW YORK	1,014	309	0.305
UNITED PACIFIC INS CO	1	0	0.000
UNITED SERVICES AUTOMOBILE ASN	230	59	0.257
UNITED STATES FIDELITY & GUARANTY CO	4,460	3,975	0.891
UNITED STATES FIRE INS CO	2,311	2,540	1.099
UNITED STATES LIABILITY INS CO	16	1	0.063
UNIVERSAL UNDERWRITERS INS CO	108	95	0.880
USAA CAS INS CO	0	2	******
UTICA MUTUAL INS CO	1,470	844	0.574
VIGILANT INS CO	372	10	0.027
VIRGINIA SURETY CO INC	6	0	0.000
WAUSAU UNDERWRITERS INS CO	31	115	3.710
WEST AMERICAN INS CO	482	206	0.427
WESTCHESTER FIRE INS CO	16	5	0.313
WESTERN SURETY CO	1	0	0.000
YASUDA FIRE & MARINE INS CO OF AM	6	0	0.000
ZURICH INS CO US BR	3,909	2,305	0.590
TOTALS	$ 274,961	$ 187,081	0.680

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
PRIVATE PASS. AUTO NO FAULT

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$10,159	$9,856	0.970
AETNA INS CO	971	792	0.816
AGWAY INS CO	235	262	1.115
AIU INS CO	6	2	0.333
ALLIANCE ASSURANCE CO LTD US BR	7	1	0.143
ALLIANZ INS CO	7	15	2.143
ALLSTATE INS CO	55,652	72,035	1.294
AMERICAN & FOREIGN INS CO	5	25	5.000
AMERICAN CASUALTY CO OF READING	493	533	1.081
AMERICAN EMPLOYERS INS CO	265	139	0.525
AMERICAN FIDELITY FIRE INS CO	1	-2	-2.000
AMERICAN HARDWARE MUTUAL INS CO	227	172	0.758
AMERICAN HOME ASSURANCE COMPANY	0	1	******
AMERICAN INS CO	1,042	762	0.731
AMERICAN MANUFACTURERS MUTUAL INS CO	5	1	0.200
AMERICAN MOTORISTS INS CO	203	184	0.906
AMERICAN MUTUAL INS CO OF BOSTON	1,288	1,358	1.054
AMERICAN NATIONAL FIRE INS CO	1,043	566	0.543
AMERICAN POLICYHOLDERS INS CO	453	445	0.982
AMERICAN PROTECTION INS CO	56	-548	-9.786
AMICA MUTUAL INS CO	2,301	2,065	0.897
ARGONAUT INS CO	0	-3	******
ASSOCIATED INDEMNITY CORP	1,854	1,654	0.892
ATLANTIC EMPLOYERS INSURANCE COMPANY	2,105	431	0.205
ATLANTIC MUTUAL INS CO	418	61	0.146
AUTOMOBILE INS CO OF HARTFORD CT	0	-3	******
BERKSHIRE MUTUAL INS CO	0	-1	******
BITUMINOUS CASUALTY CORP	2	0	0.000
BOSTON OLD COLONY INS CO	7,597	12,529	1.649
CAMDEN FIRE INS ASN	4,832	4,857	1.005
CAVALIER INS CORP	0	1	******
CENTENNIAL INS CO	503	498	0.990
CENTRAL MUTUAL INS CO	336	141	0.420
CENTURY INDEMNITY CO	1	0	0.000
CHARTER OAK FIRE INS CO	0	1	******
CITY INS CO	31	4	0.129
COLONIAL PENN INS CO	3,925	3,423	0.872
COMMERCE & INDUSTRY INS CO	1	0	0.000
COMMERCIAL INS CO OF NEWARK NJ	36	2	0.056
COMMERCIAL UNION INS CO	1,749	1,720	0.983
CONTINENTAL CASUALTY CO	$852	$708	0.831
CONTINENTAL INS CO	575	921	1.602
CUMIS INS SOCIETY INC	80	119	1.487
EAGLE STAR INS CO OF AMERICA	69	0	0.000
ELECTRIC INS CO	144	50	0.347
EMPLOYERS FIRE INS CO	204	133	0.652
EMPLOYERS INS OF WAUSAU A MUTUAL CO	365	96	0.263
EMPLOYERS MUTUAL CASUALTY CO	8	0	0.000
FARM FAMILY MUTUAL INS CO	275	95	0.345
FEDERAL INS CO	2,874	3,333	1.160
FIDELITY & CASUALTY CO OF NY	22	493	22.409
FIREMANS FUND INS CO	492	1,095	2.226
FIREMENS INS CO OF NEWARK NJ	176	251	1.426
FIRST GENERAL INS CO	0	-32	******
FIRST NATIONAL INS CO OF AMERICA	0	10	******
FOREMOST INS CO	40	24	0.600
GENERAL ACC F & L ASR CORP LTD US BR	25	-44	-1.760
GENERAL INS CO OF AMERICA	8	-8	-1.000
GLENS FALLS INS CO	218	185	0.849
GOVERNMENT EMPLOYEES INS CO	0	403	******
GREAT AMERICAN INS CO	73	297	4.068
GREATER NEW YORK MUTUAL INS CO	29	18	0.621
GULF INSURANCE CO	0	0	0.000
HANOVER INS CO	2,520	1,312	0.521
HARLEYSVILLE MUTUAL INS CO	3,358	2,113	0.629
HARTFORD ACCIDENT & INDEMNITY CO	1,767	1,473	0.834
HARTFORD FIRE INS CO	0	1	******
HIGHLANDS INS CO	1	0	0.000
HOME INDEMNITY CO	2,108	1,919	0.910
HOME INS CO	1,240	539	0.435
HORACE MANN INS CO	54	53	0.981
IDEAL MUTUAL INS CO	31	25	0.806
IFA INS CO	198	112	0.566
INA UNDERWRITERS INS CO	0	-1	******
INS CO OF GREATER NEW YORK	12	6	0.500
INS CO OF NORTH AMERICA	5,616	5,051	0.899
INTERBORO MUTUAL INDEMNITY INS CO	61	10	0.164
JOHN DEERE INS CO	5	-2	-0.400
KANSAS CITY FIRE & MARINE INS CO	150	161	1.073
KEYSTONE INS CO	4,820	5,332	1.106

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
PRIVATE PASS. AUTO NO FAULT

TABLE 3

		*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
LIBERTY MUTUAL FIRE INS CO		$12,037	$ 7,283	0.605
LIBERTY MUTUAL INS CO		7,169	10,157	1.417
LUMBERMENS MUTUAL CASUALTY CO		1,971	1,811	0.919
MARYLAND CASUALTY CO		1,634	1,817	1.112
MASSACHUSETTS BAY INS CO		68	43	0.632
MERCHANTS INS CO OF NH INC		11	-4	-0.364
MERCHANTS MUTUAL INS CO		574	432	0.753
MICHIGAN MILLERS MUTUAL INS CO		106	63	0.594
MICHIGAN MUTUAL INS CO		22	29	1.318
MIDLAND INS CO		0	2	******
MIDWEST MUTUAL INS CO		2	-8	-4.000
MONARCH INS CO OF OHIO		180	152	0.844
MOTOR CLUB OF AMERICA INS CO		6,103	4,308	0.706
NATIONAL GENERAL INS CO		176	104	0.591
NATIONAL GRANGE MUTUAL INS CO		35	168	4.800
NATIONAL SURETY CORP		1,935	3,162	1.634
NATIONAL UNION FIRE INS CO OF PITTSB		0	0	0.000
NATIONWIDE MUTUAL INS CO		2,739	1,383	0.505
NEW HAMPSHIRE INS CO		292	324	1.110
NEW JERSEY MANUFACTURERS INS CO		24,041	31,769	1.321
NEWARK INS CO		5,943	4,769	0.802
NIAGARA FIRE INS CO		205	220	1.073
NORTH RIVER INS CO		1,402	1,321	0.942
NORTHERN ASSURANCE CO OF AMERICA		0	-11	******
NORTHWESTERN NTL INS CO		15	4	0.267
OHIO CASUALTY INS CO		4,407	3,194	0.725
OHIO SECURITY INS CO		42	-2	-0.048
PACIFIC EMPLOYERS INS CO		48	20	0.417
PEERLESS INS CO		139	154	1.108
PENNSYLVANIA GENERAL INS CO		677	415	0.613
PENNSYLVANIA MANUFACTURERS ASN INS C		52	81	1.558
PENNSYLVANIA MILLERS MUTUAL INS CO		1	2	2.000
PENNSYLVANIA NTL MUTUAL CAS INS CO		1,012	871	0.861
PHOENIX ASR CO OF NEW YORK		35	1	0.029
PHOENIX INSURANCE CO		73	61	0.836
PREFERRED RISK MUTUAL INS CO		1	0	0.000
PROVIDENCE WASHINGTON INS CO		199	118	0.593
PRUDENTIAL PROPERTY & CAS INS CO		19,556	18,465	0.944
PUBLIC SERVICE MUTUAL INS CO		183	93	0.508
RELIANCE INS CO		1,602	2,489	1.554
ROYAL INS CO OF AMERICA	IL	$ 256	$ 81	0.316
SAFECO INS CO OF AMERICA	WA	1	491	******
SAFEGUARD INS CO	CT	3	0	0.000
SAINT PAUL FIRE & MARINE INS CO	MN	387	460	1.189
SAINT PAUL MERCURY INS CO	MN	503	14	0.028
SEA INS CO LTD US BR	NY	413	326	0.789
SECURITY INS CO OF HARTFORD	CT	31	82	2.645
SELECTED RISKS INS CO	NJ	13,137	10,583	0.806
SENTRY INS A MUTUAL CO	WI	2,591	1,602	0.618
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	27,590	30,998	1.124
STATE WIDE INS CO	NY	37	28	0.757
SUN INS OFFICE LTD US BR	NY	76	-16	-0.211
TOKIO MARINE & FIRE INS CO LTD US BR	NY	100	30	0.300
TRANSAMERICA INS CO	CA	771	448	0.581
TRANSCONTINENTAL INS CO	NY	0	0	0.000
TRANSPORTATION INS CO	IL	1	0	0.000
TRAVELERS INDEMNITY CO	CT	9,580	7,403	0.773
TRAVELERS INDEMNITY CO OF AMERICA	GA	283	260	0.919
TWIN CITY FIRE INS CO	MN	3,320	2,429	0.732
UNITED PACIFIC INS CO	WA	110	36	0.327
UNITED SERVICES AUTOMOBILE ASN	TX	3,930	2,106	0.536
UNITED STATES FIDELITY & GUARANTY CO	MD	2,931	1,529	0.522
UNITED STATES FIRE INS CO	NY	2	6	3.000
UNIVERSAL UNDERWRITERS INS CO	MO	13	3	0.231
USAA CAS INS CO	TX	2,653	2,946	1.110
UTICA MUTUAL INS CO	NY	1,048	953	0.909
VALLEY FORGE INS CO	PA	18	4	0.222
VIGILANT INS CO	NY	146	120	0.822
WAUSAU UNDERWRITERS INS CO	WI	122	88	0.721
WEST AMERICAN INS CO	CA	2,176	912	0.419
WESTCHESTER FIRE INS CO	NY	0	-2	******
YASUDA FIRE & MARINE INS CO OF AM	NY	12	19	1.583
ZURICH INS CO US BR	NY	424	347	0.818
TOTALS		$293,631	$299,776	1.021

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
OTHER PRIVATE PASS. AUTO LIABILITY

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$ 28,909	$ 26,279	0.909
AETNA FIRE UNDERWRITERS INS CO	0	0	0.000
AETNA INS CO	2,894	2,298	0.794
AGWAY INS CO	550	604	1.098
AIU INS CO	19	18	0.947
ALLIANCE ASSURANCE CO LTD US BR	27	37	1.370
ALLIANZ INS CO	16	53	3.313
ALLSTATE INDEMNITY CO	0	-1	******
ALLSTATE INS CO	156,499	171,817	1.098
AMERICAN & FOREIGN INS CO	234	17	0.073
AMERICAN AUTOMOBILE INS CO	0	-1	******
AMERICAN BANKERS INS CO OF FL	201	516	2.567
AMERICAN CASUALTY CO OF READING	1,432	1,260	0.880
AMERICAN CENTENNIAL INS CO	138	41	0.218
AMERICAN EMPLOYERS INS CO	637	172	0.270
AMERICAN FIDELITY FIRE INS CO	4	6	1.500
AMERICAN GUARANTEE & LIABILITY IN CO	1	-4	-4.000
AMERICAN HARDWARE MUTUAL INS CO	680	481	0.707
AMERICAN HOME ASSURANCE COMPANY	0	0	0.000
AMERICAN INS CO	2,947	1,376	0.637
AMERICAN MANUFACTURERS MUTUAL INS CO	13	2	0.154
AMERICAN MOTORISTS INS CO	545	284	0.521
AMERICAN MUTUAL INS CO OF BOSTON	3,595	2,659	0.740
AMERICAN MUTUAL LIABILITY INS CO	0	-22	******
AMERICAN NATIONAL FIRE INS CO	2,927	1,025	0.350
AMERICAN POLICYHOLDERS INS CO	1,186	855	0.721
AMERICAN PROTECTION INS CO	156	678	4.346
AMERICAN SECURITY INS CO	262	161	0.615
AMERICAN UNIVERSAL INS CO	1	0	0.000
AMICA MUTUAL INS CO	6,867	4,911	0.715
ARGONAUT INS CO	1	-116	******
ASSOCIATED INDEMNITY CORP	5,276	2,314	0.439
ATLANTIC EMPLOYERS INSURANCE COMPANY	6,280	3,204	0.510
ATLANTIC MUTUAL INS CO	1,228	696	0.567
AUTOMOBILE INS CO OF HARTFORD CT	0	-4	******
BALBOA INS CO	60	39	0.650
BANKERS & SHIPPERS INS CO OF NY	0	3	******
BERKSHIRE MUTUAL INS CO	0	5	******
BITUMINOUS CASUALTY CORP	6	9	1.500
BITUMINOUS FIRE & MARINE INS CO	0	0	0.000
BOSTON OLD COLONY INS CO	$17,665	$12,185	0.690
CAMDEN FIRE INS ASN	14,183	8,644	0.609
CAVALIER INS CORP	0	84	******
CENTENNIAL INS CO	1,493	1,414	0.944
CENTRAL MUTUAL INS CO	923	591	0.640
CENTRAL NATIONAL INS CO OF OMAHA	0	-1	******
CENTURY INDEMNITY CO	3	0	0.000
CHARTER OAK FIRE INS CO	0	8	******
CHICAGO INS CO	7	-21	-3.000
CITY INS CO	76	86	1.132
COLONIAL PENN INS CO	11,357	10,037	0.884
COMMERCE & INDUSTRY INS CO	12	4	0.333
COMMERCIAL INS CO OF NEWARK NJ	95	61	0.642
COMMERCIAL UNION INS CO	4,380	3,542	0.809
CONTINENTAL CASUALTY CO	2,464	2,867	1.164
CONTINENTAL INS CO	1,209	918	0.759
CUMIS INS SOCIETY INC	439	283	0.645
EAGLE INS CO	0	0	0.000
EAGLE STAR INS CO OF AMERICA	218	83	0.381
ELECTRIC INS CO	402	278	0.692
EMPLOYERS FIRE INS CO	491	357	0.727
EMPLOYERS INS OF WAUSAU A MUTUAL CO	974	508	0.522
EMPLOYERS MUTUAL CASUALTY CO	22	-1	-0.045
EXCHANGE MUTUAL INS CO	4	13	3.250
FARM FAMILY MUTUAL INS CO	678	588	0.867
FEDERAL INS CO	8,266	8,984	1.087
FIDELITY & CASUALTY CO OF NY	54	566	10.481
FIREMANS FUND INS CO	1,400	986	0.704
FIREMENS INS CO OF NEWARK NJ	358	569	1.589
FIRST NATIONAL INS CO OF AMERICA	0	-35	******
FOREMOST INS CO	2,177	1,210	0.556
FORUM INS CO	2	2	1.000
GENERAL ACC F & L ASR CORP LTD US BR	82	-73	-0.890
GENERAL INS CO OF AMERICA	20	41	2.050
GLENS FALLS INS CO	466	453	0.972
GLOBE INDEMNITY CO	2	-13	-6.500
GOVERNMENT EMPLOYEES INS CO	0	35	******
GRANITE STATE INS CO	1	1	1.000
GREAT AMERICAN INS CO	227	890	3.921
GREATER NEW YORK MUTUAL INS CO	83	114	1.373

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
OTHER PRIVATE PASS. AUTO AUTO LIABILITY

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
GUARANTEE INS CO	$ 1	$ 2	2.000
GULF INSURANCE CO	0	-129	******
HANOVER INS CO	6,522	3,880	0.595
HARLEYSVILLE MUTUAL INS CO	8,428	6,578	0.780
HARTFORD ACCIDENT & INDEMNITY CO	2,773	6,385	2.303
HARTFORD FIRE INS CO	1	-1	-1.000
HIGHLANDS INS CO	6	-3	-0.500
HOME INDEMNITY CO	5,929	4,808	0.811
HOME INS CO	3,090	1,311	0.586
HORACE MANN INS CO	141	85	0.603
IDEAL MUTUAL INS CO	92	32	0.348
IFA INS CO	649	217	0.334
INS CO OF GREATER NEW YORK	31	84	2.710
INS CO OF NORTH AMERICA	17,939	17,383	0.969
INTERBORO MUTUAL INDEMNITY INS CO	203	221	1.089
JEFFERSON INS CO OF NEW YORK	0	0	0.000
JOHN DEERE INS CO	12	2	0.167
KANSAS CITY FIRE & MARINE INS CO	330	245	0.742
KEYSTONE INS CO	12,478	10,341	0.829
LIBERTY MUTUAL FIRE INS CO	34,225	30,750	0.898
LIBERTY MUTUAL INS CO	18,752	23,766	1.267
LUMBERMENS MUTUAL CASUALTY CO	5,556	4,935	0.888
MARYLAND CASUALTY CO	4,459	3,594	0.806
MASSACHUSETTS BAY INS CO	184	91	0.495
MERCHANTS INS CO OF NH INC	25	88	3.520
MERCHANTS MUTUAL INS CO	1,515	1,512	0.998
MICHIGAN MILLERS MUTUAL INS CO	289	240	0.830
MICHIGAN MUTUAL INS CO	57	42	0.737
MIDLAND INS CO	0	14	******
MIDWEST MUTUAL INS CO	39	50	1.282
MONARCH INS CO OF OHIO	471	465	0.987
MOTOR CLUB OF AMERICA INS CO	16,698	14,352	0.860
NATIONAL FIRE INS CO OF HARTFORD	1	0	0.000
NATIONAL GENERAL INS CO	490	124	0.253
NATIONAL GRANGE MUTUAL INS CO	97	413	4.258
NATIONAL SURETY CORP	5,031	5,157	1.025
NATIONAL UNION FIRE INS CO OF PITTSB	0	-2	******
NATIONWIDE MUTUAL INS CO	7,426	6,113	0.823
NEW HAMPSHIRE INS CO	784	694	0.885
NEW JERSEY MANUFACTURERS INS CO	76,109	52,330	0.688
NEWARK INS CO	$16,439	$13,500	0.821
NIAGARA FIRE INS CO	552	144	0.256
NORTH RIVER INS CO	3,774	2,306	0.611
NORTHERN ASSURANCE CO OF AMERICA	1	-10	******
NORTHWESTERN NTL INS CO	46	22	0.478
OHIO CASUALTY INS CO	11,522	9,718	0.843
OHIO SECURITY INS CO	97	35	0.361
PACIFIC EMPLOYERS INS CO	139	65	0.468
PEERLESS INS CO	337	701	1.311
PENNSYLVANIA GENERAL INS CO	2,091	888	0.425
PENNSYLVANIA MANUFACTURERS ASN INS C	146	29	0.199
PENNSYLVANIA MILLERS MUTUAL INS CO	3	2	0.667
PENNSYLVANIA NTL MUTUAL CAS INS CO	2,710	2,050	0.756
PHOENIX ASR CO OF NEW YORK	88	81	0.920
PHOENIX INSURANCE CO	187	70	0.374
PREFERRED RISK MUTUAL INS CO	3	1	0.333
PROGRESSIVE CAS INS CO	236	74	0.314
PROVIDENCE WASHINGTON INS CO	528	195	0.369
PRUDENTIAL PROPERTY & CAS INS CO	48,719	46,383	0.952
PUBLIC SERVICE MUTUAL INS CO	1,449	771	0.532
PURITAN INS CO	146	49	0.336
RANGER INS CO	7	5	0.714
RELIANCE INS CO	4,524	3,830	0.847
RIDER INS CO EXCH OF NJ	3,573	2,605	0.729
ROYAL INDEMNITY CO	0	2	******
ROYAL INS CO OF AMERICA	759	363	0.478
SAFECO INS CO OF AMERICA	1	-758	******
SAFEGUARD INS CO	10	4	0.400
SAINT PAUL FIRE & MARINE INS CO	1,099	991	0.902
SAINT PAUL MERCURY INS CO	1,269	909	0.716
SEA INS CO LTD US BR	1,235	1,023	0.828
SECURITY INS CO OF HARTFORD	749	421	0.562
SELECTED RISKS INS CO	31,741	19,983	0.630
SENTRY INS A MUTUAL CO	7,321	6,367	0.870
STANDARD FIRE INS CO	1	0	0.000
STATE FARM MUTUAL AUTOMOBILE INS CO	86,720	73,959	0.853
STATE WIDE INS CO	93	185	1.989
SUN INS OFFICE LTD US BR	242	271	1.120
TOKIO MARINE & FIRE INS CO LTD US BR	26	48	1.846
TRANSAMERICA INS CO	2,128	1,642	0.772

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
OTHER PRIVATE PASS. AUTO LIABILITY

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
TRANSCONTINENTAL INS CO	$ 0	$ 0	0.000
TRANSPORTATION INS CO	3	0	0.000
TRAVELERS INDEMNITY CO	25,113	23,774	0.947
TRAVELERS INDEMNITY CO OF AMERICA	712	504	0.708
TWIN CITY FIRE INS CO	5,320	6,646	1.249
UNITED PACIFIC INS CO	323	238	0.737
UNITED SERVICES AUTOMOBILE ASN	10,972	6,025	0.549
UNITED STATES FIDELITY & GUARANTY CO	7,719	7,166	0.928
UNITED STATES FIRE INS CO	6	8	1.333
UNITED STATES LIABILITY INS CO	1	1	1.000
UNIVERSAL UNDERWRITERS INS CO	1,758	648	0.369
USAA CAS INS CO	7,374	7,834	1.062
UTICA MUTUAL INS CO	2,989	2,137	0.715
VALLEY FORGE INS CO	48	44	0.917
VIGILANT INS CO	426	409	0.960
WAUSAU UNDERWRITERS INS CO	373	202	0.542
WEST AMERICAN INS CO	5,209	3,262	0.626
WESTCHESTER FIRE INS CO	1	2	2.000
YASUDA FIRE & MARINE INS CO OF AM	36	14	0.389
ZURICH INS CO US BR	1,361	758	0.557
TOTALS	$825,227	$723,695	0.877

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
COMMERCIAL AUTO NO FAULT

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$ 863	$ 537	0.619
AETNA INS CO	105	4	0.038
AFFILIATED FM INS CO	0	6	******
AGWAY INS CO	1	0	0.000
AIU INS CO	3	1	0.333
ALLIANZ INS CO	6	0	0.000
ALLSTATE INS CO	99	100	1.010
AMERICAN & FOREIGN INS CO	1	0	0.000
AMERICAN ALLIANCE INS CO	0	0	0.000
AMERICAN AUTOMOBILE INS CO	31	9	0.290
AMERICAN AUTOMOBILE INS CO OF IL	2	0	0.000
AMERICAN CASUALTY CO OF READING	23	14	0.609
AMERICAN DRUGGISTS INS CO	1	0	0.000
AMERICAN EMPLOYERS INS CO	2	207	******
AMERICAN GUARANTEE & LIABILITY IN CO	0	0	0.000
AMERICAN HARDWARE MUTUAL INS CO	13	-12	-0.923
AMERICAN HOME ASSURANCE COMPANY	6	1	0.167
AMERICAN INS CO	150	-1	-0.007
AMERICAN MANUFACTURERS MUTUAL INS CO	6	28	4.667
AMERICAN MOTORISTS INS CO	79	-21	-0.266
AMERICAN MUTUAL LIABILITY INS CO	17	-12	-0.706
AMERICAN NATIONAL FIRE INS CO	67	26	0.388
AMERICAN POLICYHOLDERS INS CO	11	-55	-5.000
AMICA MUTUAL INS CO	11	-2	-0.182
ARGONAUT INS CO	1	0	0.000
ASSOCIATED INDEMNITY CORP	1	-11	******
ATLANTIC EMPLOYERS INSURANCE COMPANY	93	47	0.505
ATLANTIC MUTUAL INS CO	39	27	0.692
BANKERS & SHIPPERS INS CO OF NY	0	43	******
BITUMINOUS CASUALTY CORP	1	7	7.000
BOSTON OLD COLONY INS CO	75	44	0.587
CAMDEN FIRE INS ASN	176	2,968	16.864
CAVALIER INS CORP	0	-1	******
CENTENNIAL INS CO	49	57	1.163
CENTRAL MUTUAL INS CO	20	1	0.050
CHARTER OAK FIRE INS CO	0	-1	******
CITY INS CO	13	3	0.231
COMMERCE & INDUSTRY INS CO	10	5	0.500
COMMERCIAL UNION INS CO	53	60	1.132
CONNECTICUT INDEMNITY CO	1	0	0.000
CONTINENTAL CASUALTY CO	$ 134	$ 76	0.567
CONTINENTAL INS CO	1,401	1,055	0.753
COUNTRYWIDE INS CO	3	9	3.000
EAGLE STAR INS CO OF AMERICA	2	0	0.000
ELECTRIC MUTUAL LIABILITY INS CO	23	4	0.174
EMPLOYERS FIRE INS CO	1	2	2.000
EMPLOYERS INS OF WAUSAU A MUTUAL CO	199	82	0.412
EMPLOYERS MUTUAL CASUALTY CO	1	-4	-4.000
EQUITABLE GENERAL INS CO	0	1	******
FARM FAMILY MUTUAL INS CO	0	-3	******
FEDERAL INS CO	245	305	1.245
FIDELITY & CASUALTY CO OF NY	78	47	0.603
FIDELITY & DEPOSIT CO OF MARYLAND	2	0	0.000
FIREMANS FUND INS CO	103	30	0.291
FIREMENS INS CO OF NEWARK NJ	212	114	0.538
FOREMOST INS CO	2	3	1.500
FORUM INS CO	5	3	0.600
GENERAL ACC F & L ASR CORP LTD US BR	29	642	22.138
GENERAL INS CO OF AMERICA	3	12	4.000
GLENS FALLS INS CO	263	252	0.958
GLOBE INDEMNITY CO	3	6	2.000
GOVERNMENT EMPLOYEES INS CO	0	24	******
GREAT AMERICAN INS CO	1	10	10.000
GREATER NEW YORK MUTUAL INS CO	19	28	1.474
GUARANTEE INS CO	67	15	0.224
HANOVER INS CO	62	6	0.097
HARLEYSVILLE MUTUAL INS CO	279	88	0.315
HARTFORD ACCIDENT & INDEMNITY CO	265	273	1.030
HARTFORD CASUALTY INS CO	0	22	******
HIGHLANDS INS CO	1	-1	-1.000
HOME INDEMNITY CO	207	201	0.971
HOME INS CO	3	4	1.333
HOME INS CO OF INDIANA	0	0	0.000
IDEAL MUTUAL INS CO	1	4	4.000
INA UNDERWRITERS INS CO	3	-1	-0.333
INDUSTRIAL INDEMNITY CO	1	3	3.000
INS CO OF GREATER NEW YORK	10	19	1.900
INS CO OF NORTH AMERICA	625	168	0.269
INTERBORO MUTUAL INDEMNITY INS CO	2	-3	-1.500
INTERNATIONAL INS CO	1	0	0.000

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
COMMERCIAL AUTO NO FAULT

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
JOHN DEERE INS CO	$ 2	$ -2	-1.000
KANSAS CITY FIRE & MARINE INS CO	0	0	0.000
KEYSTONE INS CO	3	19	6.333
LIBERTY MUTUAL FIRE INS CO	14	-20	-1.429
LIBERTY MUTUAL INS CO	331	259	0.782
LUMBERMENS MUTUAL CASUALTY CO	119	136	1.143
MARYLAND CASUALTY CO	102	60	0.588
MERCHANTS INS CO OF NH INC	1	6	6.000
MERCHANTS MUTUAL INS CO	18	28	1.556
MICHIGAN MILLERS MUTUAL INS CO	6	1	0.167
MICHIGAN MUTUAL INS CO	8	4	0.500
MIDLAND INS CO	1	1	1.000
MONARCH INS CO OF OHIO	0	0	0.000
MOTOR CLUB OF AMERICA INS CO	0	7	******
NATIONAL FIRE INS CO OF HARTFORD	0	0	0.000
NATIONAL GRANGE MUTUAL INS CO	1	4	4.000
NATIONAL SURETY CORP	5	-1	-0.200
NATIONAL UNION FIRE INS CO OF PITTSB	9	3	0.333
NATIONWIDE MUTUAL FIRE INS CO	1	0	0.000
NATIONWIDE MUTUAL INS CO	7	-19	-2.714
NEW HAMPSHIRE INS CO	46	73	1.587
NEW JERSEY MANUFACTURERS INS CO	719	664	0.924
NEW YORK UNDERWRITERS INS CO	-13	-3	0.231
NEWARK INS CO	254	238	0.937
NIAGARA FIRE INS CO	0	1	******
NORTH RIVER INS CO	154	112	0.727
NORTHBROOK PROPERTY & CAS INS CO	2	1	0.500
NORTHERN ASSURANCE CO OF AMERICA	2	-1	-0.500
NORTHERN INS CO OF NEW YORK	3	3	1.000
NORTHWESTERN NTL INS CO	75	1	0.013
OCCIDENTAL FIRE & CAS CO OF NC	1	0	0.000
OHIO CASUALTY INS CO	112	42	0.375
OLD REPUBLIC INS CO	1	0	0.000
PACIFIC EMPLOYERS INS CO	15	-2	-0.133
PACIFIC INDEMNITY CO	1	0	0.000
PEERLESS INS CO	2	17	8.500
PENNSYLVANIA GENERAL INS CO	3	23	7.667
PENNSYLVANIA MANUFACTURERS ASN INS C	32	19	0.594
PENNSYLVANIA NTL MUTUAL CAS INS CO	73	78	1.068
PHOENIX ASR CO OF NEW YORK	16	3	0.188
PLANET INS CO	$ 3	$ 0	0.000
PROVIDENCE WASHINGTON INS CO	7	3	0.429
PUBLIC SERVICE MUTUAL INS CO	15	49	3.267
PURITAN INS CO	22	4	0.182
RANGER INS CO	3	3	1.000
RELIANCE INS CO	30	15	0.500
ROYAL INS CO OF AMERICA	23	28	1.217
SAFECO INS CO OF AMERICA	0	-7	******
SAFEGUARD INS CO	1	1	1.000
SAINT PAUL FIRE & MARINE INS CO	182	183	1.005
SAINT PAUL MERCURY INS CO	3	0	0.000
SECURITY INS CO OF HARTFORD	11	59	5.364
SELECTED RISKS INS CO	663	298	0.449
SENTRY INS A MUTUAL CO	70	19	0.271
STANDARD FIRE INS CO	1	2	2.000
STATE FARM MUTUAL AUTOMOBILE INS CO	13	4	0.308
STATE WIDE INS CO	1	-3	-3.000
SUN INS OFFICE LTD US BR	1	0	0.000
TICO INS CO	4	79	19.750
TOKIO MARINE & FIRE INS CO LTD US BR	75	20	0.267
TRANSAMERICA INS CO	36	29	0.806
TRANSIT CASUALTY CO	1	14	14.000
TRANSPORT INDEMNITY CO	1	28	28.000
TRANSPORT INS CO	2	27	13.500
TRANSPORTATION INS CO	16	46	2.875
TRAVELERS INDEMNITY CO	443	295	0.666
TRAVELERS INDEMNITY CO OF AMERICA	1	1	1.000
TRAVELERS INDEMNITY CO OF RI	1	0	0.000
TWIN CITY FIRE INS CO	36	5	0.139
UNITED PACIFIC INS CO	0	25	******
UNITED STATES FIDELITY & GUARANTY CO	269	150	0.558
UNITED STATES FIRE INS CO	27	-31	-1.148
UNIVERSAL UNDERWRITERS INS CO	94	172	1.830
UTICA MUTUAL INS CO	73	27	0.370
WAUSAU UNDERWRITERS INS CO	9	7	0.778
WEST AMERICAN INS CO	37	22	0.595
WESTCHESTER FIRE INS CO	1	0	0.000
YASUDA FIRE & MARINE INS CO OF AM	1	0	0.000
ZURICH INS CO US BR	37	34	0.919
TOTALS	$10,629	$10,938	1.029

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
OTHER COMMERCIAL AUTO LIABILITY

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
ADMIRAL INS CO	$ 57	$ 81	1.421
AETNA CASUALTY & SURETY CO	9,440	11,289	1.196
AETNA FIRE UNDERWRITERS INS CO	2	1	0.500
AETNA INS CO	2,526	1,845	0.730
AFFILIATED FM INS CO	31	31	1.000
AGRICULTURAL INS CO	3	18	6.000
AGWAY INS CO	20	90	4.500
AIU INS CO	39	21	0.538
ALLIANZ INS CO	270	48	0.178
ALLSTATE INS CO	1,964	1,434	0.730
AMERICAN & FOREIGN INS CO	9	9	1.000
AMERICAN ALLIANCE INS CO	3	2	0.667
AMERICAN AUTOMOBILE INS CO	1,001	437	0.437
AMERICAN AUTOMOBILE INS CO OF IL	11	3	0.273
AMERICAN CASUALTY CO OF READING	1,143	1,352	1.183
AMERICAN DRUGGISTS INS CO	40	4	0.100
AMERICAN EMPLOYERS INS CO	41	3	0.073
AMERICAN FIDELITY FIRE INS CO	34	1	0.029
AMERICAN GUARANTEE & LIABILITY IN CO	18	2	0.111
AMERICAN HARDWARE MUTUAL INS CO	274	404	1.474
AMERICAN HOME ASSURANCE COMPANY	410	605	1.476
AMERICAN INS CO	4,259	1,675	0.393
AMERICAN MANUFACTURERS MUTUAL INS CO	76	88	1.158
AMERICAN MOTORISTS INS CO	937	201	0.215
AMERICAN MUTUAL INS CO OF BOSTON	6	2	0.333
AMERICAN MUTUAL LIABILITY INS CO	497	898	1.807
AMERICAN NATIONAL FIRE INS CO	1,338	999	0.747
AMERICAN POLICYHOLDERS INS CO	313	1,292	4.128
AMERICAN PROTECTION INS CO	2	1	0.500
AMERICAN SECURITY INS CO	10	22	2.200
AMERICAN UNIVERSAL INS CO	13	8	0.615
AMICA MUTUAL INS CO	115	106	0.922
ARGONAUT INS CO	41	4	0.098
ASSOCIATED INDEMNITY CORP	91	-26	-0.286
ASSURANCE COMPANY OF AMERICA	14	5	0.357
ATLANTA INTERNATIONAL INS CO	179	37	0.207
ATLANTIC EMPLOYERS INSURANCE COMPANY	2,353	1,056	0.449
ATLANTIC MUTUAL INS CO	609	777	1.276
BALBOA INS CO	155	65	0.419
BANKERS & SHIPPERS INS CO OF NY	1,372	3,098	2.258

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
BERKSHIRE MUTUAL INS CO	$ 3	$ -10	-3.333
BIRMINGHAM FIRE INS CO OF PA	11	5	0.455
BITUMINOUS CASUALTY CORP	38	54	1.421
BITUMINOUS FIRE & MARINE INS CO	0	0	0.000
BOSTON OLD COLONY INS CO	2,070	2,244	1.084
CAMDEN FIRE INS ASN	3,979	63	0.016
CARRIERS INS CO	297	233	0.785
CAVALIER INS CORP	10	-56	-5.600
CENTENNIAL INS CO	1,197	943	0.788
CENTRAL MUTUAL INS CO	284	167	0.588
CENTRAL NATIONAL INS CO OF OMAHA	5	60	12.000
CHARTER OAK FIRE INS CO	85	56	0.659
CHICAGO INS CO	27	39	1.444
CITY INS CO	-16	102	-6.375
COMMERCE & INDUSTRY INS CO	351	171	0.487
COMMERCIAL UNION INS CO	2,056	1,893	0.921
CONNECTICUT INDEMNITY CO	8	2	0.250
CONTINENTAL CASUALTY CO	3,345	3,712	1.110
CONTINENTAL INS CO	5,449	5,055	0.928
COUNTRYWIDE INS CO	158	156	0.987
CUMIS INS SOCIETY INC	12	3	0.250
EAGLE STAR INS CO OF AMERICA	45	48	1.067
ELECTRIC MUTUAL LIABILITY INS CO	366	47	0.128
EMPLOYERS FIRE INS CO	16	12	0.750
EMPLOYERS INS OF WAUSAU A MUTUAL CO	1,922	2,452	1.276
EMPLOYERS MUTUAL CASUALTY CO	11	3	0.273
EMPLOYERS NATIONAL INS CO	39	5	0.128
EQUITABLE GENERAL INS CO	51	13	0.255
EXCEL INS CO	0	1	******
EXCHANGE MUTUAL INS CO	5	27	5.400
FARM FAMILY MUTUAL INS CO	170	100	0.588
FARMERS RELIANCE CAS CO	388	228	0.588
FEDERAL INS CO	5,974	6,224	1.042
FIDELITY & CASUALTY CO OF NY	313	802	2.562
FIDELITY & DEPOSIT CO OF MARYLAND	20	8	0.400
FIREMANS FUND INS CO	2,678	1,202	0.449
FIREMENS INS CO OF NEWARK NJ	466	-65	-0.139
FIRST NATIONAL INS CO OF AMERICA	0	-4	******
FOREMOST INS CO	284	146	0.514
FORUM INS CO	51	28	0.549

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
OTHER COMMERCIAL AUTO LIABILITY

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
GENERAL ACC F & L ASR CORP LTD US BR	$ 520	$ -147	-0.283
GENERAL INS CO OF AMERICA	120	35	0.292
GLENS FALLS INS CO	841	595	0.707
GLOBE INDEMNITY CO	51	40	0.784
GOVERNMENT EMPLOYEES INS CO	0	-7	******
GRANITE STATE INS CO	167	4	0.024
GREAT AMERICAN INS CO	146	392	2.685
GREAT NORTHERN INS CO	4	1	0.250
GREATER NEW YORK MUTUAL INS CO	690	99	0.143
GUARANTEE INS CO	3,983	3,462	0.869
GULF INSURANCE CO	0	214	******
HANOVER INS CO	1,351	1,058	0.783
HARCO NATIONAL INS CO	6	11	1.833
HARLEYSVILLE MUTUAL INS CO	5,703	3,491	0.612
HARTFORD ACCIDENT & INDEMNITY CO	8,373	10,834	1.294
HARTFORD CASUALTY INS CO	8	10	1.250
HARTFORD FIRE INS CO	0	1	******
HIGHLANDS INS CO	35	18	0.514
HOME INDEMNITY CO	4,444	4,482	1.009
HOME INS CO	100	185	1.850
HOME INS CO OF INDIANA	13	3	0.231
HORACE MANN INS CO	1	0	0.000
IDEAL MUTUAL INS CO	424	109	0.257
INA UNDERWRITERS INS CO	409	261	0.638
INDEMNITY INS CO OF NORTH AMERICA	0	0	0.000
INDUSTRIAL INDEMNITY CO	7	6	0.857
INS CO OF GREATER NEW YORK	150	95	0.633
INS CO OF NORTH AMERICA	13,864	11,144	0.804
INS CO OF THE STATE OF PENNSYLVANIA	1,370	315	0.595
INTEGRITY INS CO	0	1	******
INTERBORO MUTUAL INDEMNITY INS CO	100	73	0.730
INTERNATIONAL INS CO	17	-52	-3.059
JEFFERSON INS CO OF NEW YORK	119	-4	-0.034
JOHN DEERE INS CO	51	4	0.078
KEYSTONE INS CO	117	281	2.402
LIBERTY MUTUAL FIRE INS CO	117	14	0.120
LIBERTY MUTUAL INS CO	11,112	14,397	1.296
LUMBERMENS MUTUAL CASUALTY CO	2,097	1,926	0.918
LUMBERMENS UNDERWRITING ALLIANCE	7	5	0.714
MARYLAND CASUALTY CO	1,119	1,125	1.005

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
MASSACHUSETTS BAY INS CO	$ 4	$ 0	0.000
MEAD REINSURANCE CORP	552	131	0.237
MERCHANTS INS CO OF NH INC	39	21	0.538
MERCHANTS MUTUAL INS CO	507	427	0.842
MICHIGAN MILLERS MUTUAL INS CO	115	56	0.487
MICHIGAN MUTUAL INS CO	204	176	0.863
MIDLAND INS CO	633	54	0.085
MISSION INS CO	41	728	17.756
MONARCH INS CO OF OHIO	26	16	0.615
MOTOR CLUB OF AMERICA INS CO	275	-240	-0.873
NATIONAL AMERICAN INS CO OF NEW YORK	0	3	******
NATIONAL FIRE INS CO OF HARTFORD	5	2	0.400
NATIONAL GRANGE MUTUAL INS CO	24	157	6.542
NATIONAL SURETY CORP	2,731	2,284	0.836
NATIONAL UNION FIRE INS CO OF PITTSB	17,340	10,822	0.624
NATIONWIDE MUTUAL FIRE INS CO	24	27	1.125
NATIONWIDE MUTUAL INS CO	306	366	1.196
NEW HAMPSHIRE INS CO	1,054	958	0.909
NEW JERSEY MANUFACTURERS INS CO	14,152	10,170	0.719
NEW YORK UNDERWRITERS INS CO	-82	-17	0.207
NEWARK INS CO	4,608	2,978	0.646
NIAGARA FIRE INS CO	59	3	0.051
NIPPON FIRE & MAR INS CO LTD US BR	3	0	0.000
NORTH RIVER INS CO	3,507	2,892	0.825
NORTH STAR REINSURANCE CORP	583	481	0.825
NORTHBROOK PROPERTY & CAS INS CO	35	10	0.286
NORTHERN ASSURANCE CO OF AMERICA	31	52	1.677
NORTHERN INS CO OF NEW YORK	40	249	6.225
NORTHWESTERN NTL INS CO	739	976	1.321
OCCIDENTAL FIRE & CAS CO OF NC	16	0	0.000
OHIO CASUALTY INS CO	2,500	1,387	0.555
OLD REPUBLIC INS CO	17	18	1.059
PACIFIC EMPLOYERS INS CO	456	142	0.311
PACIFIC INDEMNITY CO	8	1	0.125
PEERLESS INS CO	33	84	2.545
PENNSYLVANIA GENERAL INS CO	61	11	0.180
PENNSYLVANIA MANUFACTURERS ASN INS C	715	842	1.178
PENNSYLVANIA MILLERS MUTUAL INS CO	4	0	0.000
PENNSYLVANIA NTL MUTUAL CAS INS CO	1,630	1,158	0.710
PHOENIX ASR CO OF NEW YORK	54	19	0.352

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
OTHER COMMERCIAL AUTO LIABILITY

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
PHOENIX INSURANCE CO	$ 1	$ 0	0.000
PLANET INS CO	110	329	2.991
PREFERRED RISK MUTUAL INS CO	4	1	0.250
PROTECTIVE INS CO	307	-48	-0.156
PROVIDENCE WASHINGTON INS CO	152	30	0.197
PRUDENTIAL REINSURANCE CO	0	-208	******
PUBLIC SERVICE MUTUAL INS CO	511	572	1.119
PURITAN INS CO	513	296	0.577
RANGER INS CO	64	10	0.156
RELIANCE INS CO	927	1,162	1.254
ROYAL INDEMNITY CO	19	-72	-3.789
ROYAL INS CO OF AMERICA	1,183	325	0.697
SAFECO INS CO OF AMERICA	1	7	7.000
SAFEGUARD INS CO	4	1	0.250
SAINT PAUL FIRE & MARINE INS CO	5,242	5,573	1.063
SAINT PAUL MERCURY INS CO	72	152	2.111
SEA INS CO LTD US BR	0	1	******
SECURITY INS CO OF HARTFORD	175	243	1.389
SELECTED RISKS INS CO	10,597	6,253	0.590
SENTRY INS A MUTUAL CO	86	880	1.022
STANDARD FIRE INS CO	2	3	1.500
STATE FARM MUTUAL AUTOMOBILE INS CO	1,001	743	0.742
STATE WIDE INS CO	52	73	1.404
SUN INS OFFICE LTD US BR	16	10	0.625
TICO INS CO	457	2,716	5.943
TOKIO MARINE & FIRE INS CO LTD US BR	-2	53	******
TRANSAMERICA INS CO	608	617	1.015
TRANSCONTINENTAL INS CO	81	16	0.198
TRANSIT CASUALTY CO	2,581	3,580	1.387
TRANSPORT INDEMNITY CO	1,427	1,242	0.870
TRANSPORT INS CO	1,410	1,325	0.940
TRANSPORTATION INS CO	1,425	1,249	0.876
TRAVELERS INDEMNITY CO	8,140	7,488	0.920
TRAVELERS INDEMNITY CO OF AMERICA	7	6	0.857
TRAVELERS INDEMNITY CO OF RI	8	11	1.375
TWIN CITY FIRE INS CO	766	470	0.614
UNITED PACIFIC INS CO	2	1	0.500
UNITED STATES FIDELITY & GUARANTY CO	5,053	5,099	1.009
UNITED STATES FIRE INS CO	416	589	1.416
UNITED STATES LIABILITY INS CO	10	5	0.500
UNIVERSAL UNDERWRITERS INS CO	$ 4,554	$ 2,517	0.553
USAA CAS INS CO	70	73	1.043
UTICA MUTUAL INS CO	1,251	696	0.556
VIGILANT INS CO	0	4	******
WAUSAU UNDERWRITERS INS CO	193	88	0.456
WEST AMERICAN INS CO	541	288	0.532
WESTCHESTER FIRE INS CO	19	2	0.105
YASUDA FIRE & MARINE INS CO OF AM	4	0	0.000
ZURICH INS CO US BR	2,091	2,420	1.157
TOTALS	$ 225,496	$193,973	0.860

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
PRIVATE PASS. AUTO PHYS. DAMAGE

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$16,924	$12,639	0.747
AETNA FIRE UNDERWRITERS INS CO	0	-1	******
AETNA INS CO	1,562	1,225	0.784
AGRICULTURAL INS CO	2	1	0.500
AGWAY INS CO	289	264	0.913
AIU INS CO	13	10	0.769
ALLIANCE ASSURANCE CO LTD US BR	14	12	0.857
ALLIANZ INS CO	9	3	0.333
ALLSTATE INS CO	97,906	70,666	0.722
AMERICAN & FOREIGN INS CO	228	103	0.452
AMERICAN AUTOMOBILE INS CO	1	0	0.000
AMERICAN BANKERS INS CO OF FL	64	31	0.484
AMERICAN CASUALTY CO OF READING	662	806	1.218
AMERICAN CENTENNIAL INS CO	193	293	1.518
AMERICAN EMPLOYERS INS CO	352	191	0.543
AMERICAN FIDELITY FIRE INS CO	2	23	11.500
AMERICAN GUARANTEE & LIABILITY IN CO	2	0	0.000
AMERICAN HARDWARE MUTUAL INS CO	318	205	0.645
AMERICAN HOME ASSURANCE COMPANY	0	2	******
AMERICAN INS CO	1,598	887	0.555
AMERICAN MANUFACTURERS MUTUAL INS CO	3	0	0.000
AMERICAN MOTORISTS INS CO	346	154	0.445
AMERICAN MUTUAL INS CO OF BOSTON	1,906	1,603	0.841
AMERICAN NATIONAL FIRE INS CO	1,494	464	0.311
AMERICAN POLICYHOLDERS INS CO	622	422	0.678
AMERICAN PROTECTION INS CO	103	58	0.563
AMERICAN SECURITY INS CO	77	69	0.896
AMERICAN UNIVERSAL INS CO	0	-2	******
AMICA MUTUAL INS CO	3,847	2,790	0.725
ARGONAUT INS CO	0	2	******
ASSOCIATED INDEMNITY CORP	2,688	1,318	0.490
ATLANTIC EMPLOYERS INSURANCE COMPANY	3,258	1,837	0.564
ATLANTIC MUTUAL INS CO	704	443	0.629
BALBOA INS CO	23	4	0.174
BERKSHIRE MUTUAL INS CO	0	-4	******
BITUMINOUS CASUALTY CORP	3	5	1.667
BITUMINOUS FIRE & MARINE INS CO	0	0	0.000
BOSTON OLD COLONY INS CO	9,934	8,685	0.874
CAMDEN FIRE INS ASN	6,551	5,127	0.783
CAVALIER INS CORP	6	1	0.167
CENTENNIAL INS CO	$ 762	$ 788	1.034
CENTRAL MUTUAL INS CO	499	425	0.852
CENTURY INDEMNITY CO	2	9	4.500
CHARTER OAK FIRE INS CO	0	22	******
CHICAGO INS CO	1	-2	-2.000
CHRYSLER INS CO	96	126	1.313
CIM INS CORP	5	-8	-1.600
CITY INS CO	0	0	0.000
COLONIAL PENN INS CO	5,468	4,303	0.787
COMMERCE & INDUSTRY INS CO	11	1	0.091
COMMERCIAL INS CO OF NEWARK NJ	63	43	0.683
COMMERCIAL UNION INS CO	2,458	2,297	0.934
CONTINENTAL CASUALTY CO	1,446	1,013	0.701
CONTINENTAL INS CO	738	712	0.965
CUMIS INS SOCIETY INC	237	234	0.987
EAGLE STAR INS CO OF AMERICA	141	75	0.532
ELECTRIC INS CO	215	155	0.721
EMACO INS CO	1	0	0.000
EMPLOYERS FIRE INS CO	296	240	0.811
EMPLOYERS INS OF WAUSAU A MUTUAL CO	632	521	0.824
EMPLOYERS MUTUAL CASUALTY CO	11	7	0.636
EXCHANGE MUTUAL INS CO	2	4	2.000
FARM FAMILY MUTUAL INS CO	351	219	0.624
FEDERAL INS CO	4,793	3,929	0.820
FIDELITY & CASUALTY CO OF NY	34	-57	-1.676
FIREMANS FUND INS CO	825	497	0.602
FIREMENS INS CO OF NEWARK NJ	243	143	0.588
FIRST GENERAL INS CO	6	5	0.833
FIRST NATIONAL INS CO OF AMERICA	0	-16	******
FOREMOST INS CO	3,079	1,181	0.384
GENERAL ACC F & L ASR CORP LTD US BR	49	45	0.918
GENERAL INS CO OF AMERICA	8	19	2.375
GLENS FALLS INS CO	283	164	0.580
GLOBE INDEMNITY CO	1	0	0.000
GOVERNMENT EMPLOYEES INS CO	0	-41	******
GRANITE STATE INS CO	1	0	0.000
GREAT AMERICAN INS CO	103	567	5.505
GREATER NEW YORK MUTUAL INS CO	36	58	1.611
GUARANTEE INS CO	1	8	8.000
GULF INSURANCE CO	0	0	0.000

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
PRIVATE PASS. AUTO PHYS. DAMAGE

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
HANOVER INS CO	$3,407	$2,366	0.694
HARCO NATIONAL INS CO	5	6	1.200
HARLEYSVILLE MUTUAL INS CO	4,103	2,941	0.717
HARTFORD ACCIDENT & INDEMNITY CO	2,477	1,099	0.444
HARTFORD FIRE INS CO	0	-22	******
HIGHLANDS INS CO	3	0	0.000
HOME INDEMNITY CO	2,994	2,746	0.917
HOME INS CO	1,689	917	0.543
HORACE MANN INS CO	101	74	0.733
IDEAL MUTUAL INS CO	45	-3	-0.067
IFA INS CO	408	327	0.801
INS CO OF GREATER NEW YORK	33	36	1.091
INS CO OF NORTH AMERICA	6,206	9,463	1.525
INTEGRITY INS CO	376	208	0.553
INTERBORO MUTUAL INDEMNITY INS CO	110	66	0.600
INTERNATIONAL INS CO	-1	1	-1.000
JEFFERSON INS CO OF NEW YORK	0	-1	******
JOHN DEERE INS CO	8	2	0.250
KANSAS CITY FIRE & MARINE INS CO	199	148	0.744
KEYSTONE INS CO	6,985	5,322	0.762
LIBERTY MUTUAL FIRE INS CO	18,458	13,236	0.717
LIBERTY MUTUAL INS CO	10,506	12,150	1.156
LUMBERMENS MUTUAL CASUALTY CO	3,083	1,910	0.620
MARYLAND CASUALTY CO	2,357	1,685	0.715
MASSACHUSETTS BAY INS CO	94	64	0.681
MERCHANTS INS CO OF NH INC	15	7	0.467
MERCHANTS MUTUAL INS CO	766	621	0.811
MICHIGAN MILLERS MUTUAL INS CO	153	85	0.556
MICHIGAN MUTUAL INS CO	37	31	0.838
MIDWEST MUTUAL INS CO	3	8	2.667
MINNEHOMA INS CO	22	3	0.136
MONARCH INS CO OF OHIO	260	198	0.762
MOTOR CLUB OF AMERICA INS CO	9,241	5,084	0.550
MOTORS INS CORP	4,287	3,496	0.315
NATIONAL AMERICAN INS CO OF NEW YORK	1	1	1.000
NATIONAL FIRE INS CO OF HARTFORD	1	1	1.000
NATIONAL GENERAL INS CO	300	253	0.843
NATIONAL GRANGE MUTUAL INS CO	50	21	0.420
NATIONAL SURETY CORP	3,002	3,128	1.042
NATIONWIDE MUTUAL INS CO	4,175	2,999	0.718

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
NEW HAMPSHIRE INS CO	$ 420	$ 483	1.150
NEW JERSEY MANUFACTURERS INS CO	38,173	27,134	0.711
NEWARK INS CO	8,578	6,276	0.732
NIAGARA FIRE INS CO	339	187	0.552
NORTH RIVER INS CO	2,459	1,890	0.769
NORTHERN ASSURANCE CO OF AMERICA	1	1	1.000
NORTHWESTERN NTL INS CO	21	-6	-0.286
OHIO CASUALTY INS CO	6,252	5,229	0.836
OHIO SECURITY INS CO	51	35	0.686
PACIFIC EMPLOYERS INS CO	82	55	0.671
PAWTUCKET MUTUAL INS CO	11	4	0.364
PEERLESS INS CO	207	137	0.662
PENNSYLVANIA GENERAL INS CO	909	518	0.570
PENNSYLVANIA MANUFACTURERS ASN INS C	37	43	1.162
PENNSYLVANIA MILLERS MUTUAL INS CO	1	0	0.000
PENNSYLVANIA NTL MUTUAL CAS INS CO	1,358	1,095	0.806
PHOENIX ASR CO OF NEW YORK	49	30	0.612
PHOENIX INSURANCE CO	110	65	0.591
PREFERRED RISK MUTUAL INS CO	2	3	1.500
PROGRESSIVE CAS INS CO	45	17	0.378
PROVIDENCE WASHINGTON INS CO	251	147	0.586
PRUDENTIAL PROPERTY & CAS INS CO	30,046	24,111	0.802
PUBLIC SERVICE MUTUAL INS CO	342	285	0.833
PURITAN INS CO	150	57	0.380
QUINCY MUTUAL FIRE INS CO	1	0	0.000
RANGER INS CO	2	3	1.500
RELIANCE INS CO	2,276	1,754	0.771
RIDER INS CO EXCH OF NJ	464	311	0.670
ROYAL INS CO OF AMERICA	499	369	0.739
SAFECO INS CO OF AMERICA	0	-147	******
SAFEGUARD INS CO	5	1	0.200
SAINT PAUL FIRE & MARINE INS CO	587	586	0.998
SAINT PAUL MERCURY INS CO	754	467	0.619
SEA INS CO LTD US BR	691	368	0.533
SECURITY INS CO OF HARTFORD	348	250	0.718
SELECTED RISKS INS CO	16,434	13,801	0.840
SENTRY INS A MUTUAL CO	4,089	3,236	0.791
STATE FARM MUTUAL AUTOMOBILE INS CO	54,025	40,192	0.744
STATE WIDE INS CO	41	62	1.512
SUN INS OFFICE LTD US BR	137	88	0.642

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
PRIVATE PASS. AUTO PHYS. DAMAGE

TABLE 5

		*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
TOKIO MARINE & FIRE INS CO LTD US BR	NY	$ 62	$ 112	1.806
TRANSAMERICA INS CO	CA	1,105	814	0.737
TRANSCONTINENTAL INS CO	NY	0	0	0.000
TRANSPORTATION INS CO	IL	1	1	1.000
TRAVELERS INDEMNITY CO	CT	13,019	9,308	0.715
TRAVELERS INDEMNITY CO OF AMERICA	GA	426	241	0.566
TWIN CITY FIRE INS CO	MN	4,600	3,749	0.815
UNITED PACIFIC INS CO	WA	172	-30	-0.174
UNITED SECURITY INS CO	NJ	1	0	0.000
UNITED SERVICES AUTOMOBILE ASN	TX	6,958	3,834	0.551
UNITED STATES FIDELITY & GUARANTY CO	MD	4,252	4,098	0.964
UNITED STATES FIRE INS CO	NY	4	17	4.250
UNIVERSAL UNDERWRITERS INS CO	MO	742	743	1.001
USAA CAS INS CO	TX	4,266	4,129	0.968
UTICA MUTUAL INS CO	NY	1,464	1,104	0.754
VALLEY FORGE INS CO	PA	32	25	0.781
VIGILANT INS CO	NY	235	110	0.468
WAUSAU UNDERWRITERS INS CO	WI	96	108	1.125
WEST AMERICAN INS CO	CA	2,881	1,516	0.526
WESTCHESTER FIRE INS CO	NY	1	2	2.000
YASUDA FIRE & MARINE INS CO OF AM	NY	26	30	1.154
ZURICH INS CO US BR	NY	649	549	0.846
TOTALS		$ 471,804	$ 358,296	0.759

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
COMMERCIAL AUTO PHYS. DAMAGE

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
ADMIRAL INS CO	$ 10	$ 71	7.100
AETNA CASUALTY & SURETY CO	4,775	3,554	0.744
AETNA FIRE UNDERWRITERS INS CO	1	0	0.000
AETNA INS CO	1,251	750	0.600
AFFILIATED FM INS CO	2	0	0.000
AGWAY INS CO	10	12	1.200
AIU INS CO	26	12	0.462
ALLIANZ INS CO	143	200	1.399
ALLSTATE INS CO	888	631	0.711
AMERICAN & FOREIGN INS CO	6	5	0.833
AMERICAN ALLIANCE INS CO	3	1	0.333
AMERICAN AUTOMOBILE INS CO	373	279	0.748
AMERICAN AUTOMOBILE INS CO OF IL	3	0	0.000
AMERICAN CASUALTY CO OF READING	255	221	0.867
AMERICAN CONSUMER INS CO	42	38	0.905
AMERICAN DRUGGISTS INS CO	32	26	0.813
AMERICAN EMPLOYERS INS CO	29	10	0.345
AMERICAN FIDELITY FIRE INS CO	579	536	0.926
AMERICAN GUARANTEE & LIABILITY IN CO	8	5	0.625
AMERICAN HARDWARE MUTUAL INS CO	162	133	0.821
AMERICAN HOME ASSURANCE COMPANY	126	238	1.889
AMERICAN INS CO	2,354	1,436	0.610
AMERICAN MANUFACTURERS MUTUAL INS CO	45	53	1.178
AMERICAN MOTORISTS INS CO	171	66	0.386
AMERICAN MUTUAL INS CO OF BOSTON	0	2	******
AMERICAN MUTUAL LIABILITY INS CO	287	199	0.693
AMERICAN NATIONAL FIRE INS CO	796	426	0.535
AMERICAN POLICYHOLDERS INS CO	109	88	0.807
AMERICAN PROTECTION INS CO	4	3	0.750
AMERICAN ROAD INS CO	437	124	0.284
AMERICAN SECURITY INS CO	1	0	0.000
AMERICAN UNIVERSAL INS CO	1	0	0.000
AMICA MUTUAL INS CO	77	63	0.818
ARGONAUT INS CO	6	8	1.333
ASSOCIATED INDEMNITY CORP	45	6	0.133
ASSURANCE COMPANY OF AMERICA	6	-2	-0.333
ATLANTA INTERNATIONAL INS CO	4	0	0.000
ATLANTIC EMPLOYERS INSURANCE COMPANY	1,139	462	0.406
ATLANTIC MUTUAL INS CO	416	148	0.356
BALBOA INS CO	13	10	0.769
BERKSHIRE MUTUAL INS CO	$ 1	$ 0	0.000
BIRMINGHAM FIRE INS CO OF PA	7	1	0.143
BITUMINOUS CASUALTY CORP	12	12	1.000
BITUMINOUS FIRE & MARINE INS CO	1	0	0.000
BOSTON OLD COLONY INS CO	361	238	0.659
CAMDEN FIRE INS ASN	2,235	1,346	0.602
CARRIERS INS CO	35	5	0.143
CAVALIER INS CORP	-5	38	-7.600
CENTENNIAL INS CO	403	430	1.067
CENTRAL MUTUAL INS CO	141	123	0.872
CENTRAL NATIONAL INS CO OF OMAHA	135	46	0.341
CHARTER OAK FIRE INS CO	46	-1	-0.022
CHRYSLER INS CO	355	228	0.642
CIM INS CORP	1,834	994	0.542
CITY INS CO	92	82	0.891
COMMERCE & INDUSTRY INS CO	109	117	1.073
COMMERCIAL UNION INS CO	644	437	0.679
CONNECTICUT INDEMNITY CO	6	2	0.333
CONTINENTAL CASUALTY CO	1,733	1,381	0.797
CONTINENTAL INS CO	2,893	2,004	0.693
COUNTRYWIDE INS CO	73	21	0.288
CUMIS INS SOCIETY INC	8	7	0.875
EAGLE INS CO	2	0	0.000
EAGLE STAR INS CO OF AMERICA	18	25	1.389
EMMCO INS CO	1	-1	-1.000
EMPLOYERS FIRE INS CO	9	0	0.000
EMPLOYERS INS OF WAUSAU A MUTUAL CO	962	541	0.562
EMPLOYERS MUTUAL CASUALTY CO	3	0	0.000
EMPLOYERS NATIONAL INS CO	-1	-3	3.000
EQUITABLE GENERAL INS CO	3	3	1.000
EXCEL INS CO	34	13	0.382
EXCHANGE MUTUAL INS CO	1	0	0.000
FARM FAMILY MUTUAL INS CO	71	72	1.014
FARMERS RELIANCE CAS CO	224	172	0.768
FEDERAL INS CO	3,568	2,535	0.710
FIDELITY & CASUALTY CO OF NY	153	61	0.399
FIDELITY & DEPOSIT CO OF MARYLAND	15	9	0.600
FIREMANS FUND INS CO	1,414	1,140	0.806
FIREMENS INS CO OF NEWARK NJ	332	189	0.569
FOREMOST INS CO	9	10	1.111

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
COMMERCIAL AUTO PHYS. DAMAGE

TABLE 2

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
GENERAL ACC F & L ASR CORP LTD US BR	$ 299	$ 219	0.732
GENERAL INS CO OF AMERICA	14	3	0.214
GLENS FALLS INS CO	645	409	0.634
GLOBE INDEMNITY CO	28	29	1.036
GRANITE STATE INS CO	1	0	0.000
GREAT AMERICAN INS CO	32	53	1.656
GREAT NORTHERN INS CO	4	0	0.000
GREAT WEST CASUALTY CO	1	0	0.000
GREATER NEW YORK MUTUAL INS CO	224	283	1.263
GUARANTEE INS CO	876	914	1.043
GULF INSURANCE CO	0	3	******
HANOVER INS CO	838	417	0.498
HARCO NATIONAL INS CO	460	389	0.846
HARLEYSVILLE MUTUAL INS CO	2,900	1,882	0.649
HARTFORD ACCIDENT & INDEMNITY CO	3,377	1,986	0.588
HARTFORD CASUALTY INS CO	5	8	1.600
HARTFORD FIRE INS CO	5	16	3.200
HIGHLANDS INS CO	21	3	0.143
HOME INDEMNITY CO	2,066	1,457	0.705
HOME INS CO	45	-7	-0.156
HOME INS CO OF INDIANA	2	0	0.000
IDEAL MUTUAL INS CO	20	73	3.650
INA UNDERWRITERS INS CO	168	162	0.964
INDUSTRIAL INDEMNITY CO	4	2	0.500
INS CO OF GREATER NEW YORK	115	115	1.000
INS CO OF NORTH AMERICA	5,626	3,268	0.581
INS CO OF THE STATE OF PENNSYLVANIA	192	14	0.073
INTEGRITY INS CO	118	2	0.017
INTERBORO MUTUAL INDEMNITY INS CO	29	30	1.034
INTERNATIONAL INS CO	5	-1	-0.200
JEFFERSON INS CO OF NEW YORK	57	91	1.596
JOHN DEERE INS CO	26	-4	-0.154
KEYSTONE INS CO	73	45	0.616
LIBERTY MUTUAL FIRE INS CO	56	62	1.107
LIBERTY MUTUAL INS CO	3,957	2,848	0.720
LUMBERMENS MUTUAL CASUALTY CO	1,066	582	0.546
MARYLAND CASUALTY CO	674	421	0.625
MASSACHUSETTS BAY INS CO	3	2	0.667
MERCHANTS INS CO OF NH INC	6	0	0.000
MERCHANTS MUTUAL INS CO	199	99	0.497
MICHIGAN MILLERS MUTUAL INS CO	$ 69	$ 39	0.565
MICHIGAN MUTUAL INS CO	114	55	0.482
MIDLAND INS CO	85	35	0.412
MISSION INS CO	6	2	0.333
MONARCH INS CO OF OHIO	5	21	4.200
MOTOR CLUB OF AMERICA INS CO	131	39	0.298
MOTORS INS CORP	5,608	3,703	0.660
NATIONAL AMERICAN INS CO OF NEW YORK	37	12	0.324
NATIONAL FIRE INS CO OF HARTFORD	4	3	0.750
NATIONAL GRANGE MUTUAL INS CO	12	4	0.333
NATIONAL SURETY CORP	380	309	0.813
NATIONAL UNION FIRE INS CO OF PITTSB	294	227	0.772
NATIONWIDE MUTUAL FIRE INS CO	4	4	1.000
NATIONWIDE MUTUAL INS CO	89	1	0.011
NEW HAMPSHIRE INS CO	445	177	0.398
NEW JERSEY MANUFACTURERS INS CO	8,180	4,245	0.519
NEW YORK UNDERWRITERS INS CO	-10	2	-0.200
NEWARK INS CO	2,294	1,399	0.610
NIAGARA FIRE INS CO	18	2	0.111
NIPPON FIRE & MAR INS CO LTD US BR	3	-2	-0.667
NORTH RIVER INS CO	2,040	1,436	0.704
NORTHBROOK PROPERTY & CAS INS CO	16	10	0.625
NORTHERN ASSURANCE CO OF AMERICA	17	26	1.529
NORTHERN INS CO OF NEW YORK	30	23	0.767
NORTHWESTERN NTL INS CO	211	-55	-0.261
OCCIDENTAL FIRE & CAS CO OF NC	7	0	0.000
OHIO CASUALTY INS CO	1,428	1,152	0.807
OLD REPUBLIC INS CO	2	-1	-0.500
PACIFIC EMPLOYERS INS CO	159	51	0.321
PACIFIC INDEMNITY CO	6	3	0.500
PEERLESS INS CO	18	4	0.222
PENNSYLVANIA GENERAL INS CO	33	10	0.303
PENNSYLVANIA MANUFACTURERS ASN INS C	210	183	0.871
PENNSYLVANIA MILLERS MUTUAL INS CO	1	0	0.000
PENNSYLVANIA NTL MUTUAL CAS INS CO	1,014	711	0.701
PHOENIX ASR CO OF NEW YORK	30	18	0.600
PHOENIX INSURANCE CO	1	0	0.000
PLANET INS CO	78	17	0.218
PREFERRED RISK MUTUAL INS CO	2	0	0.000
PROTECTIVE INS CO	106	0	0.000

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
COMMERCIAL AUTO PHYS. DAMAGE

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
PROVIDENCE WASHINGTON INS CO	$ 99	$ 52	0.525
PRUDENTIAL REINSURANCE CO	0	-2	******
PUBLIC SERVICE MUTUAL INS CO	198	101	0.510
PURITAN INS CO	279	156	0.559
RANGER INS CO	8	0	0.000
RELIANCE INS CO	409	512	1.252
ROYAL INDEMNITY CO	10	16	1.600
ROYAL INS CO OF AMERICA	278	189	0.680
SAFECO INS CO OF AMERICA	0	1	******
SAFEGUARD INS CO	4	2	0.500
SAINT PAUL FIRE & MARINE INS CO	2,464	2,186	0.387
SAINT PAUL MERCURY INS CO	41	18	0.439
SECURITY INS CO OF HARTFORD	124	127	1.024
SELECTED RISKS INS CO	5,692	2,551	0.448
SENTRY INS A MUTUAL CO	615	391	0.636
STATE FARM MUTUAL AUTOMOBILE INS CO	330	285	0.864
STATE WIDE INS CO	5	12	2.400
SUN INS OFFICE LTD US BR	16	3	0.188
TICO INS CO	18	7	0.389
TOKIO MARINE & FIRE INS CO LTD US BR	25	43	1.720
TRANSAMERICA INS CO	393	370	0.941
TRANSCONTINENTAL INS CO	17	7	0.412
TRANSIT CASUALTY CO	252	58	0.230
TRANSPORT INDEMNITY CO	4	35	8.750
TRANSPORT INS CO	167	119	0.713
TRANSPORTATION INS CO	266	327	1.229
TRAVELERS INDEMNITY CO	2,900	1,643	0.567
TRAVELERS INDEMNITY CO OF AMERICA	7	1	0.143
TRAVELERS INDEMNITY CO OF RI	9	-4	-0.444
TWIN CITY FIRE INS CO	390	113	0.290
UNION INDEMNITY INS CO OF NEW YORK	54	92	1.704
UNITED PACIFIC INS CO	6	1	0.167
UNITED STATES FIDELITY & GUARANTY CO	2,359	1,946	0.825
UNITED STATES FIRE INS CO	306	187	0.611
UNIVERSAL UNDERWRITERS INS CO	2,519	1,791	0.711
USAA CAS INS CO	21	41	1.952
UTICA MUTUAL INS CO	690	475	0.688
VIGILANT INS CO	0	1	******
WAUSAU UNDERWRITERS INS CO	41	32	0.780
WEST AMERICAN INS CO	366	137	0.374
WESTCHESTER FIRE INS CO	15	3	0.200
YASUDA FIRE & MARINE INS CO OF AM	3	0	0.000
ZURICH INS CO US BR	750	556	0.741
TOTALS	$ 102,136	$ 66,412	0.650

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
AIRCRAFT

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$ 398	$ 81	0.204
AETNA INS CO	66	21	0.318
ALLSTATE INS CO	1	0	0.000
AMERICAN HOME ASSURANCE COMPANY	6	-1	-0.167
AMERICAN INS CO	10	0	0.000
ATLANTA INTERNATIONAL INS CO	5	0	0.000
ATLANTIC EMPLOYERS INSURANCE COMPANY	1	0	0.000
AVEMCO INS CO	542	328	0.605
CENTRAL NATIONAL INS CO OF OMAHA	5	2	0.400
COMMERCIAL UNION INS CO	0	-1	******
CONNECTICUT INDEMNITY CO	35	40	1.143
CONTINENTAL CASUALTY CO	193	23	0.119
CONTINENTAL INS CO	304	117	0.385
EMMCO INS CO	0	0	0.000
EMPLOYERS INS OF WAUSAU A MUTUAL CO	62	12	0.194
EMPLOYERS NATIONAL INS CO	44	883	20.068
FEDERAL INS CO	1,912	1,072	0.561
FIDELITY & CASUALTY CO OF NY	0	-50	******
FIREMANS FUND INS CO	25	0	0.000
HANOVER INS CO	15	-63	-4.200
HARTFORD FIRE INS CO	398	210	0.528
IDEAL MUTUAL INS CO	93	35	0.376
INS CO OF NORTH AMERICA	1,088	185	0.170
INS CO OF THE STATE OF PENNSYLVANIA	512	378	0.738
INTERNATIONAL INS CO	0	-5	******
LIBERTY MUTUAL INS CO	94	19	0.202
MARYLAND CASUALTY CO	90	20	0.222
MONARCH INS CO OF OHIO	63	48	0.762
NATIONAL GENERAL INS CO	0	-69	******
NATIONAL INS UNDERWRITERS	369	713	1.932
NATIONAL UNION FIRE INS CO OF PITTSB	1	0	0.000
PURITAN INS CO	58	20	0.345
RELIANCE INS CO	104	23	0.221
ROYAL INDEMNITY CO	136	39	0.287
SAINT PAUL FIRE & MARINE INS CO	398	80	0.201
SECURITY INS CO OF HARTFORD	269	310	1.152
TRAVELERS INDEMNITY CO	409	70	0.171
UNITED STATES FIDELITY & GUARANTY CO	381	93	0.244
UNITED STATES FIRE INS CO	362	777	2.146
UTICA MUTUAL INS CO	13	0	0.000
ZURICH INS CO US BR	45	10	0.222
TOTALS	$ 8,507	$ 5,420	0.637

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
FIDELITY

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$ 1,974	$ 786	0.398
AETNA INS CO	108	225	2.083
AFFILIATED FM INS CO	31	-212	-6.839
ALLIANZ INS CO	9	2	0.222
ALLSTATE INS CO	3	0	0.000
AMERICAN CASUALTY CO OF READING	2	1	0.500
AMERICAN EMPLOYERS INS CO	2	0	0.000
AMERICAN GUARANTEE & LIABILITY IN CO	15	-10	-0.667
AMERICAN HOME ASSURANCE COMPANY	26	89	3.423
AMERICAN INS CO	712	402	0.565
AMERICAN MANUFACTURERS MUTUAL INS CO	7	0	0.000
AMERICAN MOTORISTS INS CO	3	0	0.000
ATLANTIC EMPLOYERS INSURANCE COMPANY	22	4	0.182
ATLANTIC MUTUAL INS CO	1	0	0.000
BALBOA INS CO	1	0	0.000
BOSTON OLD COLONY INS CO	35	15	0.429
CAMDEN FIRE INS ASN	13	-2	-0.154
CENTENNIAL INS CO	1	0	0.000
CENTRAL MUTUAL INS CO	1	0	0.000
CHARTER OAK FIRE INS CO	13	1	0.077
COMMERCIAL UNION INS CO	54	-202	-3.741
CONTINENTAL CASUALTY CO	40	24	0.600
CONTINENTAL INS CO	509	73	0.143
CUMIS INS SOCIETY INC	519	487	0.938
EMPLOYERS INS OF WAUSAU A MUTUAL CO	575	202	0.351
FEDERAL INS CO	2,121	290	0.137
FIDELITY & CASUALTY CO OF NY	11	10	0.909
FIDELITY & DEPOSIT CO OF MARYLAND	1,192	1,020	0.856
FIREMANS FUND INS CO	567	-66	-0.116
FIREMENS INS CO OF NEWARK NJ	77	26	0.338
GLENS FALLS INS CO	68	10	0.147
GRANITE STATE INS CO	2	-1	-0.500
GREAT AMERICAN INS CO	41	4	0.098
GREATER NEW YORK MUTUAL INS CO	3	1	0.333
HANOVER INS CO	18	2	0.111
HARCO NATIONAL INS CO	1	0	0.000
HARLEYSVILLE MUTUAL INS CO	7	0	0.000
HARTFORD ACCIDENT & INDEMNITY CO	745	222	0.298
HARTFORD FIRE INS CO	1	0	0.000
HOME INDEMNITY CO	11	-5	-0.455
HOME INS CO	1	-1	-1.000
INDEMNITY INS CO OF NORTH AMERICA	1	1	1.000
INS CO OF GREATER NEW YORK	1	0	0.000
INS CO OF NORTH AMERICA	2,201	1,003	0.456
JOHN DEERE INS CO	1	0	0.000
LIBERTY MUTUAL INS CO	$ 139	$1,006	7.237
LUMBERMENS MUTUAL CASUALTY CO	263	-15	-0.057
LUMBERMENS UNDERWRITING ALLIANCE	0	0	0.000
MARYLAND CASUALTY CO	0	0	0.000
MGIC INDEMNITY CORP	31	48	1.548
NATIONAL FIRE INS CO OF HARTFORD	3	2	0.667
NATIONAL GRANGE MUTUAL INS CO	2	-2	-1.000
NATIONAL SURETY CORP	140	-9	-0.064
NATIONAL UNION FIRE INS CO OF PITTSB	449	119	0.265
NEW HAMPSHIRE INS CO	19	-3	-0.158
NEWARK INS CO	54	-11	-0.204
NORTH RIVER INS CO	118	0	0.000
NORTHWESTERN NTL INS CO	5	2	0.400
OHIO CASUALTY INS CO	285	46	0.161
PACIFIC EMPLOYERS INS CO	10	6	0.600
PEERLESS INS CO	45	15	0.333
PENNSYLVANIA MANUFACTURERS ASN INS C	1	0	0.000
PENNSYLVANIA NTL MUTUAL CAS INS CO	11	0	0.000
PUBLIC SERVICE MUTUAL INS CO	24	-17	-0.708
RELIANCE INS CO	206	66	0.320
ROYAL INDEMNITY CO	1	-1	-1.000
ROYAL INS CO OF AMERICA	4	0	0.000
SAINT PAUL FIRE & MARINE INS CO	252	23	0.091
SAINT PAUL MERCURY INS CO	5	0	0.000
SEABOARD SURETY CO	19	1	0.053
SECURITY INS CO OF HARTFORD	0	-2	******
SELECTED RISKS INS CO	155	15	0.097
SENTRY INS A MUTUAL CO	21	38	1.810
STATE FARM FIRE AND CASUALTY CO	4	0	0.000
SUN INS OFFICE LTD US BR	2	0	0.000
TOKIO MARINE & FIRE INS CO LTD US BR	4	1	0.250
TRANSAMERICA INS CO	42	-74	-1.762
TRANSPORTATION INS CO	0	0	0.000
TRAVELERS INDEMNITY CO	63	4	0.063
UNITED PACIFIC INS CO	1	0	0.000
UNITED STATES FIDELITY & GUARANTY CO	155	41	0.265
UNITED STATES FIRE INS CO	78	2	0.026
UNIVERSAL UNDERWRITERS INS CO	160	102	0.637
UTICA MUTUAL INS CO	17	10	0.588
VIGILANT INS CO	6	0	0.000
WESTCHESTER FIRE INS CO	3	0	0.000
WESTERN SURETY CO	95	0	0.000
ZURICH INS CO US BR	11	-13	-1.182
TOTALS	$14,649	$5,301	0.396

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
SURETY

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$1,896	$ 504	0.266
AETNA FIRE UNDERWRITERS INS CO	95	23	0.242
AETNA INS CO	526	49	0.093
AFFILIATED FM INS CO	1	0	0.000
ALLEGHENY MUTUAL CAS CO	120	0	0.000
ALLIANZ INS CO	1	0	0.000
ALLSTATE INS CO	3	-684	******
AMERICAN AUTOMOBILE INS CO	1	0	0.000
AMERICAN BANKERS INS CO OF FL	12	0	0.000
AMERICAN CASUALTY CO OF READING	131	1,238	9.450
AMERICAN CENTENNIAL INS CO	0	0	0.000
AMERICAN EMPLOYERS INS CO	7	-7	-1.000
AMERICAN FIDELITY FIRE INS CO	37	10	0.270
AMERICAN HARDWARE MUTUAL INS CO	2	-3	-1.500
AMERICAN HOME ASSURANCE COMPANY	61	-96	-1.574
AMERICAN INS CO	1,208	-140	-0.116
AMERICAN MANUFACTURERS MUTUAL INS CO	48	23	0.479
AMERICAN MOTORISTS INS CO	12	0	0.000
AMERICAN MUNICIPAL BOND ASR CORP	56	33	0.589
ARGONAUT INS CO	0	-61	******
ATLANTIC MUTUAL INS CO	0	0	0.000
BALBOA INS CO	25	103	4.120
BANKERS & SHIPPERS INS CO OF NY	0	0	0.000
BOSTON OLD COLONY INS CO	2	0	0.000
CENTENNIAL INS CO	1	0	0.000
CENTRAL NATIONAL INS CO OF OMAHA	64	30	0.469
CENTURY INDEMNITY CO	167	13	0.078
COMMERCIAL INS CO OF NEWARK NJ	2	-1	-0.500
COMMERCIAL UNION INS CO	17	-34	-2.000
CONTINENTAL CASUALTY CO	105	-10	-0.095
CONTINENTAL INS CO	595	-141	-0.237
EMPLOYERS FIRE INS CO	5	0	0.000
EMPLOYERS INS OF WAUSAU A MUTUAL CO	182	93	0.511
EMPLOYERS MUTUAL CASUALTY CO	1	0	0.000
F I A INS CO	1,539	331	0.215
FEDERAL INS CO	914	121	0.132
FIDELITY & CASUALTY CO OF NY	110	-7	-0.064
FIDELITY & DEPOSIT CO OF MARYLAND	2,220	-39	-0.018
FIREMANS FUND INS CO	562	-36	-0.064
FIREMENS INS CO OF NEWARK NJ	332	-4	-0.012
FIRST NATIONAL INS CO OF AMERICA	$ 0	$ -23	******
GENERAL INS CO OF AMERICA	617	42	0.068
GLENS FALLS INS CO	52	0	0.000
GLOBE INDEMNITY CO	4	0	0.000
GREAT AMERICAN INS CO	21	42	2.000
GREATER NEW YORK MUTUAL INS CO	3	0	0.000
GULF INSURANCE CO	1	0	0.000
HANOVER INS CO	56	34	0.607
HARLEYSVILLE MUTUAL INS CO	10	0	0.000
HARTFORD ACCIDENT & INDEMNITY CO	1,169	193	0.169
HARTFORD FIRE INS CO	7	0	0.000
HIGHLANDS INS CO	-1	0	0.000
HOME INDEMNITY CO	-6	-8	1.333
HOME INS CO	25	25	1.000
IDEAL MUTUAL INS CO	0	0	0.000
INDEMNITY INS CO OF NORTH AMERICA	60	1,985	33.083
INDUSTRIAL INDEMNITY CO	1	0	0.000
INS CO OF NORTH AMERICA	1,084	-129	-0.119
INTEGRITY INS CO	306	-12	-0.039
INTERNATIONAL FIDELITY INS CO	1,287	579	0.450
INVESTORS INS CO OF AMERICA	385	200	0.519
JOHN DEERE INS CO	1	0	0.000
LIBERTY MUTUAL INS CO	17	1	0.059
LUMBERMENS MUTUAL CASUALTY CO	97	174	1.794
MARYLAND CASUALTY CO	16	-360	******
MASSACHUSETTS BAY INS CO	1	0	0.000
MGIC INDEMNITY CORP	54	-13	-0.241
MIDLAND INS CO	100	-2	-0.020
MOTOR CLUB OF AMERICA INS CO	13	0	0.000
NATIONAL BONDING & ACCIDENT INS CO	197	2	0.010
NATIONAL FIRE INS CO OF HARTFORD	35	2	0.057
NATIONAL GRANGE MUTUAL INS CO	4	0	0.000
NATIONAL SURETY CORP	148	-43	-0.291
NATIONAL UNION FIRE INS CO OF PITTSB	134	67	0.500
NEW HAMPSHIRE INS CO	11	30	2.727
NEWARK INS CO	48	-2	-0.042
NORTH RIVER INS CO	145	439	3.028
NORTHWESTERN NTL INS CO	19	0	0.000
OHIO CASUALTY INS CO	708	28	0.040
OLD REPUBLIC INS CO	39	0	0.000

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
SURETY

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
PACIFIC INDEMNITY CO	$ 1	$ 0	0.000
PEERLESS INS CO	99	10	0.102
PENNSYLVANIA NTL MUTUAL CAS INS CO	205	13	0.063
PROTECTIVE INS CO	25	1	0.040
PUBLIC SERVICE MUTUAL INS CO	32	0	0.000
PURITAN INS CO	51	19	0.373
RELIANCE INS CO	664	104	0.157
REPUBLIC INS CO	1,762	418	0.237
ROYAL INDEMNITY CO	3	-3	-1.000
ROYAL INS CO OF AMERICA	10	0	0.000
SAFECO INS CO OF AMERICA	37	-1,116	******
SAINT PAUL FIRE & MARINE INS CO	699	652	0.933
SEABOARD SURETY CO	775	-144	-0.186
SECURITY INS CO OF HARTFORD	1	0	0.000
SELECTED RISKS INS CO	446	64	0.143
SENTRY INS A MUTUAL CO	19	-51	-2.684
STATE FARM FIRE AND CASUALTY CO	13	0	0.000
TRANSAMERICA INS CO	84	157	1.869
TRANSPORT INS CO	8	0	0.000
TRAVELERS INDEMNITY CO	408	20,843	51.086
UNION INDEMNITY INS CO OF NEW YORK	128	5	0.039
UNITED PACIFIC INS CO	520	132	0.254
UNITED STATES FIDELITY & GUARANTY CO	423	-328	-0.775
UNITED STATES FIRE INS CO	22	-21	-0.955
UNIVERSAL UNDERWRITERS INS CO	13	0	0.000
UTICA MUTUAL INS CO	15	100	6.667
VIGILANT INS CO	0	0	0.000
WESTCHESTER FIRE INS CO	1	0	0.000
WESTERN SURETY CO	339	7	0.021
TOTALS	$ 24,730	$ 25,426	1.028

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
GLASS

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$ 50	$ 29	0.580
AETNA INS CO	6	3	0.500
AGRICULTURAL INS CO	1	0	0.000
ALLSTATE INS CO	2	-1	-0.500
AMERICAN DRUGGISTS INS CO	2	3	1.500
AMERICAN GUARANTEE & LIABILITY IN CO	17	5	0.294
AMERICAN HARDWARE MUTUAL INS CO	2	5	2.500
AMERICAN HOME ASSURANCE COMPANY	0	1	******
AMERICAN INS CO	26	9	0.346
AMERICAN MOTORISTS INS CO	0	2	******
AMERICAN NATIONAL FIRE INS CO	63	27	0.429
AMERICAN POLICYHOLDERS INS CO	1	1	1.000
ATLANTIC EMPLOYERS INSURANCE COMPANY	2	3	1.500
BAKERS INS CO	7	3	0.429
BOSTON OLD COLONY INS CO	1	0	0.000
CAMDEN FIRE INS ASN	23	9	0.391
CENTENNIAL INS CO	2	1	0.500
CENTRAL MUTUAL INS CO	1	4	4.000
CHARTER OAK FIRE INS CO	39	22	0.564
CHESTER COUNTY MUTUAL INS CO	1	0	0.000
COMMERCIAL UNION INS CO	5	2	0.400
CONTINENTAL CASUALTY CO	16	5	0.313
CONTINENTAL INS CO	24	17	0.708
CUMBERLAND MUTUAL FIRE INS CO	35	9	0.257
EAGLE STAR INS CO OF AMERICA	1	0	0.000
EMPLOYERS INS OF WAUSAU A MUTUAL CO	2	2	1.000
EXCELSIOR INS CO	6	3	0.500
FARMERS MUTUAL FIRE ASR OF NJ	29	10	0.345
FARMERS RELIANCE CAS CO	0	1	******
FARMERS RELIANCE INS CO OF NJ	72	28	0.389
FIDELITY & CASUALTY CO OF NY	2	0	0.000
FIDELITY & DEPOSIT CO OF MARYLAND	13	4	0.308
FIDELITY & GUARANTY INS UDERS INC	0	0	0.000
FIREMANS FUND INS CO	6	-1	-0.167
FIREMENS INS CO OF NEWARK NJ	4	2	0.500
FLORISTS MUTUAL INS CO	1	2	2.000
GENERAL ACC F & L ASR CORP LTD US BR	0	1	******
GLENS FALLS INS CO	9	5	0.556
GREAT AMERICAN INS CO	2	2	1.000
GREATER NEW YORK MUTUAL INS CO	0	1	******
GUARANTEE INS CO	$ 1	$ 1	1.000
HANOVER INS CO	4	4	1.000
HARLEYSVILLE MUTUAL INS CO	43	30	0.698
HARTFORD ACCIDENT & INDEMNITY CO	25	22	0.880
HARTFORD FIRE INS CO	2	0	0.000
HOME INDEMNITY CO	7	7	1.000
HOME INS CO	6	4	0.667
HOME INS CO OF INDIANA	0	0	0.000
INS CO OF GREATER NEW YORK	4	2	0.500
INS CO OF NORTH AMERICA	22	18	0.818
INVESTORS INS CO OF AMERICA	1	0	0.000
JOHN DEERE INS CO	1	1	1.000
LIBERTY MUTUAL INS CO	9	13	1.444
LUMBERMENS MUTUAL CASUALTY CO	10	1	0.100
MARYLAND CASUALTY CO	8	6	0.750
MASSACHUSETTS PLATE GLASS INS CO	273	133	0.487
MERCHANTS MUTUAL INS CO	3	-1	-0.333
MICHIGAN MILLERS MUTUAL INS CO	1	0	0.000
MILLERS MUTUAL INS CO	0	4	******
MONARCH INS CO OF OHIO	3	1	0.333
NATIONAL FIRE & INDEMNITY EXCHANGE	1	3	3.000
NATIONAL FIRE INS CO OF HARTFORD	8	1	0.125
NATIONAL UNION FIRE INS CO OF PITTSB	0	-1	******
NEW HAMPSHIRE INS CO	10	5	0.500
NEWARK INS CO	25	15	0.600
NORFOLK & DEDHAM MUTUAL FIRE INS CO	1	0	0.000
NORTH RIVER INS CO	11	5	0.455
OHIO CASUALTY INS CO	20	12	0.600
PEERLESS INS CO	0	0	0.000
PENN MUTUAL FIRE INS CO	1	0	0.000
PENNSYLVANIA LUMBERMENS MUTUAL INS C	3	1	0.333
PENNSYLVANIA MILLERS MUTUAL INS CO	1	1	1.000
PENNSYLVANIA NTL MUTUAL CAS INS CO	15	7	0.467
PHOENIX ASR CO OF NEW YORK	2	1	0.500
PREFERRED MUTUAL INS CO	1	2	2.000
PROVIDENCE WASHINGTON INS CO	1	0	0.000
PUBLIC SERVICE MUTUAL INS CO	5	-2	-0.400
RELIANCE INS CO	5	3	0.600
ROYAL INS CO OF AMERICA	8	12	1.500
SAINT PAUL FIRE & MARINE INS CO	102	58	0.569

*Last (000) omitted.

TABLE 3

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
GLASS

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
SAINT PAUL MERCURY INS CO	$ 6	$ 0	0.000
SECURITY INS CO OF HARTFORD	1	0	0.000
SELECTED RISKS INS CO	51	38	0.745
SENTRY INS A MUTUAL CO	37	30	0.811
STATE FARM FIRE AND CASUALTY CO	2	2	1.000
TOKIO MARINE & FIRE INS CO LTD US BR	0	1	******
TRANSAMERICA INS CO	2	0	0.000
TRAVELERS INDEMNITY CO	52	27	0.519
TRAVELERS INDEMNITY CO OF AMERICA	2	0	0.000
TWIN CITY FIRE INS CO	0	-1	******
UNITED STATES FIDELITY & GUARANTY CO	24	13	0.542
UNITED STATES FIRE INS CO	8	1	0.125
UNIVERSAL UNDERWRITERS INS CO	132	81	0.614
UTICA MUTUAL INS CO	5	2	0.400
ZURICH INS CO US BR	3	7	2.333
TOTALS	$1,441	$ 789	0.548

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
BURGLARY & THEFT

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$ 726	$117	0.161
AETNA INS CO	29	6	0.207
AFFILIATED FM INS CO	9	-4	-0.444
AGRICULTURAL INS CO	18	10	0.556
ALLIANZ INS CO	8	0	0.000
ALLSTATE INS CO	4	0	0.000
AMERICAN DRUGGISTS INS CO	3	1	0.333
AMERICAN GUARANTEE & LIABILITY IN CO	24	33	1.375
AMERICAN HARDWARE MUTUAL INS CO	2	9	4.500
AMERICAN HOME ASSURANCE COMPANY	4	-3	-0.750
AMERICAN INS CO	95	35	0.368
AMERICAN MANUFACTURERS MUTUAL INS CO	2	0	0.000
AMERICAN MOTORISTS INS CO	6	4	0.667
AMERICAN NATIONAL FIRE INS CO	109	175	1.606
AMERICAN POLICYHOLDERS INS CO	0	-4	******
ATLANTA INTERNATIONAL INS CO	0	3	******
ATLANTIC EMPLOYERS INSURANCE COMPANY	16	1	0.063
ATLANTIC MUTUAL INS CO	1	1	1.000
BAKERS INS CO	7	1	0.143
BITUMINOUS CASUALTY CORP	0	1	******
BOSTON OLD COLONY INS CO	6	3	0.500
CAMDEN FIRE INS ASN	56	33	0.589
CENTENNIAL INS CO	9	-16	-1.778
CENTRAL MUTUAL INS CO	4	3	0.750
CHARTER OAK FIRE INS CO	87	23	0.264
COMMERCE & INDUSTRY INS CO	0	-4	******
COMMERCIAL UNION INS CO	16	1	0.063
CONTINENTAL CASUALTY CO	46	7	0.152
CONTINENTAL INS CO	68	25	0.368
CUMBERLAND MUTUAL FIRE INS CO	56	26	0.464
EAGLE STAR INS CO OF AMERICA	1	0	0.000
EMPLOYERS INS OF WAUSAU A MUTUAL CO	47	0	0.000
EXCELSIOR INS CO	2	0	0.000
FARM FAMILY MUTUAL INS CO	1	1	1.000
FARMERS MUTUAL FIRE ASR OF NJ	33	17	0.515
FARMERS RELIANCE CAS CO	0	0	0.000
FARMERS RELIANCE INS CO OF NJ	121	66	0.545
FEDERAL INS CO	1,042	76	0.073
FIDELITY & CASUALTY CO OF NY	4	0	0.000
FIDELITY & DEPOSIT CO OF MARYLAND	170	15	0.088
FIREMANS FUND INS CO	$91	$ 0	0.000
FIREMENS INS CO OF NEWARK NJ	22	3	0.136
FLORISTS MUTUAL INS CO	0	1	******
GENERAL ACC F & L ASR CORP LTD US BR	7	0	0.000
GENERAL INS CO OF AMERICA	0	-1	******
GLENS FALLS INS CO	31	8	0.258
GREAT AMERICAN INS CO	6	1	0.167
GREATER NEW YORK MUTUAL INS CO	8	4	0.500
GUARANTEE INS CO	1	1	1.000
HANOVER INS CO	10	7	0.700
HARCO NATIONAL INS CO	1	0	0.000
HARLEYSVILLE MUTUAL INS CO	141	88	0.624
HARTFORD ACCIDENT & INDEMNITY CO	204	34	0.167
HARTFORD FIRE INS CO	1	0	0.000
HOME INDEMNITY CO	12	1	0.083
HOME INS CO	14	5	0.357
HOME INS CO OF INDIANA	1	0	0.000
INS CO OF GREATER NEW YORK	3	1	0.333
INS CO OF NORTH AMERICA	394	73	0.185
JOHN DEERE INS CO	1	3	3.000
LIBERTY MUTUAL INS CO	90	43	0.478
LUMBERMENS MUTUAL CASUALTY CO	51	7	0.137
MARYLAND CASUALTY CO	22	7	0.318
MERCHANTS & BUSINESS MEN'S M I C	1	0	0.000
MERCHANTS MUTUAL INS CO	3	1	0.333
MGIC INDEMNITY CORP	0	0	0.000
MICHIGAN MILLERS MUTUAL INS CO	1	0	0.000
MICHIGAN MUTUAL INS CO	2	0	0.000
MONARCH INS CO OF OHIO	1	0	0.000
NATIONAL FIRE INS CO OF HARTFORD	9	7	0.778
NATIONAL SURETY CORP	3	10	3.333
NATIONAL UNION FIRE INS CO OF PITTSB	75	16	0.213
NATIONWIDE MUTUAL FIRE INS CO	0	0	0.000
NATIONWIDE MUTUAL INS CO	1	0	0.000
NEW HAMPSHIRE INS CO	21	-11	-0.524
NEW YORK UNDERWRITERS INS CO	-1	0	0.000
NEWARK INS CO	45	20	0.444
NORFOLK & DEDHAM MUTUAL FIRE INS CO	-2	0	0.000
NORTH RIVER INS CO	50	32	0.640
NORTHWESTERN NTL INS CO	1	2	2.000

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
BURGLARY & THEFT

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
OHIO CASUALTY INS CO	$ 56	$ 14	0.250
PEERLESS INS CO	5	-1	-0.200
PENN MUTUAL FIRE INS CO	2	0	0.000
PENNSYLVANIA LUMBERMENS MUTUAL INS C	3	1	0.333
PENNSYLVANIA MANUFACTURERS ASN INS C	2	0	0.000
PENNSYLVANIA NTL MUTUAL CAS INS CO	22	18	0.818
PLANET INS CO	0	0	0.000
PREFERRED MUTUAL INS CO	1	-1	-1.000
PUBLIC SERVICE MUTUAL INS CO	15	-4	-0.267
RELIANCE INS CO	27	22	0.815
ROYAL INS CO OF AMERICA	7	4	0.571
SAINT PAUL FIRE & MARINE INS CO	262	99	0.378
SAINT PAUL MERCURY INS CO	8	0	0.000
SEABOARD SURETY CO	1	0	0.000
SECURITY INS CO OF HARTFORD	1	0	0.000
SELECTED RISKS INS CO	106	23	0.217
SENTRY INS A MUTUAL CO	44	4	0.091
STANDARD FIRE INS CO	1	0	0.000
STATE FARM FIRE AND CASUALTY CO	1	0	0.000
SUN INS OFFICE LTD US BR	1	0	0.000
TRANSAMERICA INS CO	5	0	0.000
TRANSPORTATION INS CO	2	1	0.500
TRAVELERS INDEMNITY CO	101	71	0.703
TRAVELERS INDEMNITY CO OF AMERICA	1	0	0.000
TWIN CITY FIRE INS CO	0	-1	******
UNITED PACIFIC INS CO	1	0	0.000
UNITED STATES FIDELITY & GUARANTY CO	64	29	0.453
UNITED STATES FIRE INS CO	7	0	0.000
UNIVERSAL UNDERWRITERS INS CO	292	121	0.414
UTICA MUTUAL INS CO	14	4	0.286
VIGILANT INS CO	2	0	0.000
YASUDA FIRE & MARINE INS CO OF AM	0	1	******
ZURICH INS CO US BR	11	5	0.455
TOTALS	$5,218	$1,435	0.275

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
BOILER & MACHINERY

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$ 74	$ 98	1.324
AETNA INS CO	37	103	2.784
AFFILIATED FM INS CO	40	7	0.175
ALLENDALE MUTUAL INS CO	962	478	0.497
ALLIANZ INS CO	40	4	0.100
ALLSTATE INS CO	1	0	0.000
AMERICAN CASUALTY CO OF READING	60	10	0.167
AMERICAN HOME ASSURANCE COMPANY	17	-1	-0.059
AMERICAN MANUFACTURERS MUTUAL INS CO	311	460	1.479
AMERICAN MOTORISTS INS CO	318	-15	-0.047
AMERICAN PROTECTION INS CO	97	2	0.021
ARKWRIGHT BOSTON MFRS MUTUAL INS CO	962	130	0.135
BOSTON OLD COLONY INS CO	45	14	0.311
CAMDEN FIRE INS ASN	2	0	0.000
CHARTER OAK FIRE INS CO	10	2	0.200
CITY INS CO	1	0	0.000
COMMERCE & INDUSTRY INS CO	4	0	0.000
COMMERCIAL UNION INS CO	274	112	0.409
CONNECTICUT INDEMNITY CO	9	14	1.556
CONTINENTAL CASUALTY CO	93	118	1.269
CONTINENTAL INS CO	354	154	0.435
EMPLOYERS INS OF WAUSAU A MUTUAL CO	19	0	0.000
FEDERAL INS CO	387	170	0.439
FIDELITY & CASUALTY CO OF NY	17	-1	-0.059
FIDELITY & GUARANTY INS UDWRS INC	6	0	0.000
FIREMANS FUND INS CO	11	15	1.364
FIREMENS INS CO OF NEWARK NJ	34	1	0.029
FLORISTS MUTUAL INS CO	2	0	0.000
GENERAL ACC F & L ASR CORP LTD US BR	15	29	1.933
GLENS FALLS INS CO	26	18	0.692
GRAPHIC ARTS MUTUAL INS CO	1	2	2.000
GREAT AMERICAN INS CO	41	49	1.195
GREAT NORTHERN INS CO	322	69	0.214
HANOVER INS CO	5	6	1.200
HARTFORD FIRE INS CO	77	86	1.117
HARTFORD SM BOIL INSPECTION & INS	4,705	3,469	0.737
HOME INDEMNITY CO	2	0	0.000
HOME INS CO	174	577	3.316
INS CO OF NORTH AMERICA	56	91	1.625
INS CO OF THE STATE OF PENNSYLVANIA	0	3	******
LIBERTY MUTUAL INS CO	$ 2	$ 0	0.000
LUMBERMENS MUTUAL CASUALTY CO	832	207	0.249
MARYLAND CASUALTY CO	168	50	0.298
MONARCH INS CO OF OHIO	4	6	1.500
NATIONAL FIRE INS CO OF HARTFORD	1	0	0.000
NATIONAL SURETY CORP	70	144	2.057
NATIONAL UNION FIRE INS CO OF PITTSB	0	-2	******
NEW HAMPSHIRE INS CO	4	5	1.250
NEW YORK UNDERWRITERS INS CO	1	0	0.000
NEWARK INS CO	409	66	0.161
NIAGARA FIRE INS CO	15	5	0.333
NORTHBROOK PROPERTY & CAS INS CO	1	0	0.000
NORTHERN INS CO OF NEW YORK	13	18	1.385
NORTHWESTERN NTL INS CO	4	6	1.500
PACIFIC INDEMNITY CO	48	24	0.500
PHILADELPHIA MANUFACTURERS MU I C	392	36	0.092
PROTECTION MUTUAL INS CO	530	202	0.381
PROVIDENCE WASHINGTON INS CO	3	5	1.667
RELIANCE INS CO	22	31	1.409
ROYAL INS CO OF AMERICA	217	103	0.475
SAINT PAUL FIRE & MARINE INS CO	277	59	0.213
SENTRY INS A MUTUAL CO	10	0	0.000
SUN INS OFFICE LTD US BR	7	1	0.143
TOKIO MARINE & FIRE INS CO LTD US BR	0	0	0.000
TRANSCONTINENTAL INS CO	1	0	0.000
TRAVELERS INDEMNITY CO	297	30	0.101
TRAVELERS INDEMNITY CO OF RI	7	1	0.143
UNITED STATES FIDELITY & GUARANTY CO	70	76	1.086
UNITED STATES FIRE INS CO	39	55	1.410
UNIVERSAL UNDERWRITERS INS CO	2	0	0.000
UTICA MUTUAL INS CO	0	0	0.000
VIGILANT INS CO	5	0	0.000
ZURICH INS CO US BR	338	-2	-0.005
TOTALS	$13,450	$7,400	0.550

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
CREDIT

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO	$ 0	$ 0	0.000
AETNA INS CO	15	9	0.600
AMERICAN CREDIT INDEMNITY CO OF NY	953	-128	-0.134
AMERICAN FIDELITY FIRE INS CO	2	0	0.000
AMERICAN MUTUAL LIABILITY INS CO	10	0	0.000
AMERICAN POLICYHOLDERS INS CO	7	0	0.000
ATLANTIC MUTUAL INS CO	9	1	0.111
COMMERCIAL UNION INS CO	22	1	0.045
CONTINENTAL CASUALTY CO	51	-27	-0.529
CONTINENTAL INS CO	47	87	1.851
CUMIS INS SOCIETY INC	3	29	9.667
EMMCO INS CO	43	1	0.023
EMPLOYERS INS OF WAUSAU A MUTUAL CO	9	-6	-0.667
FEDERAL INS CO	46	24	0.522
FIREMANS FUND INS CO	26	-1	-0.038
FOREMOST INS CO	11	-3	-0.273
HANOVER INS CO	3	0	0.000
HARTFORD ACCIDENT & INDEMNITY CO	0	-35	******
HOME INS CO	0	0	0.000
INS CO OF NORTH AMERICA	68	4	0.059
INTEGRITY INS CO	200	22	0.110
LIBERTY MUTUAL INS CO	49	-19	-0.388
LONDON GUARANTEE & ACCIDENT CO OF NY	760	522	0.687
LUMBERMENS MUTUAL CASUALTY CO	0	0	0.000
OLD REPUBLIC INS CO	227	336	1.480
PMI INS CO	2	3	1.500
ROYAL INDEMNITY CO	6	8	1.333
SAFECO INS CO OF AMERICA	16	0	0.000
SAINT PAUL FIRE & MARINE INS CO	0	-23	******
TRAVELERS INDEMNITY CO	17	1	0.059
UNITED STATES FIRE INS CO	10	-9	-0.900
TOTALS	$2,612	$797	0.305

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
TOTALS - ALL LINES

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
CHURCH INS CO	$ 936	$ 275	0.294
CIM INS CORP	1,840	986	0.536
CITY INS CO	-1,045	2,670	-2.555
COLONIAL ASSURANCE COMPANY	86	4	0.047
COLONIAL PENN FRANKLIN INS CO	8,465	6,972	0.824
COLONIAL PENN INS CO	23,671	19,328	0.817
COMMERCE & INDUSTRY INS CO	7,641	5,146	0.673
COMMERCIAL INS CO OF NEWARK NJ	5,830	3,881	0.666
COMMERCIAL UNION INS CO	26,565	15,922	0.599
CONNECTICUT INDEMNITY CO	274	13	0.047
CONTINENTAL CASUALTY CO	34,828	28,045	0.805
CONTINENTAL INS CO	52,608	38,682	0.735
COUNTRYWIDE INS CO	238	185	0.777
CUMBERLAND MUTUAL FIRE INS CO	11,889	5,669	0.477
CUMIS INS SOCIETY INC	1,518	1,420	0.935
EAGLE INS CO	3	0	0.000
EAGLE STAR INS CO OF AMERICA	3,140	1,083	0.345
ELECTRIC INS CO	841	537	0.639
ELECTRIC MUTUAL LIABILITY INS CO	1,479	211	0.143
EMMCO INS CO	45	0	0.000
EMPLOYERS FIRE INS CO	2,744	1,364	0.497
EMPLOYERS INS OF WAUSAU A MUTUAL CO	36,593	20,491	0.560
EMPLOYERS MUTUAL CASUALTY CO	942	41	0.044
EMPLOYERS NATIONAL INS CO	114	901	7.904
EMPLOYERS REINSURANCE CORP	628	687	1.094
ENTERPRISE INSURANCE CO	9	2	0.222
EQUITABLE GENERAL INS CO	255	72	0.282
EXCEL INS CO	34	14	0.412
EXCELSIOR INS CO	8,711	4,863	0.558
EXCHANGE MUTUAL INS CO	11	44	4.000
F I A INS CO	1,539	331	0.215
FARM FAMILY MUTUAL INS CO	2,766	1,493	0.540
FARMERS MUTUAL FIRE ASR OF NJ	4,194	1,668	0.398
FARMERS RELIANCE CAS CO	1,869	1,365	0.730
FARMERS RELIANCE INS CO OF NJ	18,507	8,699	0.470
FEDERAL INS CO	84,455	61,267	0.725
FEDERATED MUTUAL INS CO	55	41	0.745
FIDELITY & CASUALTY CO OF NY	8,785	6,019	0.685
FIDELITY & DEPOSIT CO OF MARYLAND	4,028	901	0.224
FIDELITY & GUARANTY INS UDWRS INC	5,926	2,629	0.444
FIRE & CASUALTY INS CO OF CT	187	866	4.631
FIREMANS FUND INS CO	20,341	10,560	0.519
FIREMENS INS CO OF NEWARK NJ	8,174	5,685	0.695
FIRST GENERAL INS CO	36	-5	-0.139
FIRST NATIONAL INS CO OF AMERICA	1	-69	******
FITCHBURG MUTUAL FIRE INS CO	$1,166	$ 636	0.545
FLORISTS MUTUAL INS CO	648	1,784	2.753
FOREMOST INS CO	5,953	3,126	0.525
FORUM INS CO	587	-80	-0.136
GENERAL ACC F & L ASR CORP LTD US BR	4,495	3,261	0.725
GENERAL INS CO OF AMERICA	875	-39	-0.045
GENERAL REINSURANCE CORP	179	389	2.173
GERMANTOWN INS CO	102	25	0.245
GLENS FALLS INS CO	10,970	6,638	0.605
GLOBE INDEMNITY CO	678	58	0.086
GOVERNMENT EMPLOYEES INS CO	0	429	******
GRANITE STATE INS CO	1,337	198	0.148
GRAPHIC ARTS MUTUAL INS CO	1,833	983	0.536
GREAT AMERICAN INS CO	6,302	4,986	0.791
GREAT GLOBAL ASSURANCE CO	6	0	0.000
GREAT NORTHERN INS CO	614	196	0.319
GREAT WEST CASUALTY CO	8	1	0.125
GREATER NEW YORK MUTUAL INS CO	9,151	8,335	0.911
GUARANTEE INS CO	7,558	5,523	0.731
GULF INSURANCE CO	1	77	77.000
HANOVER INS CO	23,658	13,299	0.562
HARCO NATIONAL INS CO	529	446	0.843
HARLEYSVILLE MUTUAL INS CO	44,498	24,880	0.559
HARTFORD ACCIDENT & INDEMNITY CO	49,819	40,092	0.805
HARTFORD CASUALTY INS CO	5,024	2,190	0.436
HARTFORD FIRE INS CO	20,919	12,893	0.616
HARTFORD SM BOIL INSPECTION & INS	4,709	3,469	0.737
HEALTH CARE INS EXCHANGE	3,539	2,833	0.801
HIGHLANDS INS CO	773	214	0.277
HOME INDEMNITY CO	27,948	23,348	0.835
HOME INS CO	28,649	24,271	0.847
HOME INS CO OF INDIANA	90	19	0.211
HORACE MANN INS CO	322	217	0.674
IDEAL MUTUAL INS CO	5,958	2,269	0.381
IFA INS CO	1,255	656	0.523
IMPERIAL CASUALTY & INDEMNITY CO	1,406	1,399	0.995
INA UNDERWRITERS INS CO	9,608	4,550	0.474
INDEMNITY INS CO OF NORTH AMERICA	60	1,984	33.067
INDUSTRIAL INDEMNITY CO	1,182	624	0.528
INS CO OF GREATER NEW YORK	3,229	3,242	1.004
INS CO OF NORTH AMERICA	129,181	93,104	0.721
INS CO OF THE STATE OF PENNSYLVANIA	9,723	9,035	0.929
INTEGRITY INS CO	5,943	3,724	0.627
INTERBORO MUTUAL INDEMNITY INS CO	661	435	0.658
INTERNATIONAL FIDELITY INS CO	1,641	577	0.352

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
TOTALS - ALL LINES

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
INTERNATIONAL INS CO	$ 1,613	$ 1,130	0.701
INVESTORS INS CO OF AMERICA	725	738	1.017
JEFFERSON INS CO OF NEW YORK	1,831	2,227	1.216
JEWELERS MUTUAL INS CO	918	496	0.540
JOHN DEERE INS CO	452	424	0.918
KANSAS CITY FIRE & MARINE INS CO	4,717	3,446	0.731
KEYSTONE INS CO	26,144	22,179	0.848
LIBERTY MUTUAL FIRE INS CO	117,252	76,938	0.656
LIBERTY MUTUAL INS CO	102,858	98,932	0.962
LONDON GUARANTEE & ACCIDENT CO OF NY	767	510	0.665
LUMBER MUTUAL INS CO	1,719	1,438	0.837
LUMBERMENS MUTUAL CASUALTY CO	37,463	23,041	0.615
LUMBERMENS UNDERWRITING ALLIANCE	848	259	0.305
MARINE INDEMNITY INS CO OF AMERICA	244	193	0.791
MARYLAND CASUALTY CO	17,163	11,724	0.683
MASSACHUSETTS BAY INS CO	4,401	2,099	0.477
MASSACHUSETTS PLATE GLASS INS CO	273	133	0.487
MEAD REINSURANCE CORP	1,456	266	0.183
MEDICAL INDEMNITY OF AMERICA INC	12	10	0.833
MEDICAL INTERINSURANCE EXCH OF NJ	30,903	30,287	0.980
MEDICAL PROTECTIVE CO	548	951	1.735
MERCHANTS & BUSINESS MEN'S M I C	544	-4	-0.007
MERCHANTS INS CO OF NH INC	386	435	1.127
MERCHANTS MUTUAL INS CO	5,535	4,656	0.841
MERRIMACK MUTUAL FIRE INS CO	657	30	0.045
MGIC INDEMNITY CORP	949	-219	-0.231
MICHIGAN MILLERS MUTUAL INS CO	2,211	998	0.451
MICHIGAN MUTUAL INS CO	2,387	1,861	0.780
MIDLAND INS CO	12,659	20,880	1.649
MIDWEST MUTUAL INS CO	122	31	0.254
MILLERS MUTUAL INS CO	897	402	0.448
MILLERS NATIONAL INS CO	5	-4	-0.800
MINNEHOMA INS CO	195	135	0.692
MISSION INS CO	5,345	2,208	0.413
MISSION NATIONAL INS CO	57	7	0.123
MONARCH INS CO OF OHIO	5,226	3,602	0.689
MOTOR CLUB OF AMERICA INS CO	39,456	25,570	0.648
MOTOR VEHICLE CASUALTY CO	191	61	0.319
MOTORS INS CORP	9,905	7,199	0.727
NATIONAL AMERICAN INS CO OF NEW YORK	39	-800	******
NATIONAL BONDING & ACCIDENT INS CO	198	3	0.015
NATIONAL CASUALTY CO	1,078	555	0.515
NATIONAL CHIROPRACTIC MUTUAL INS CO	284	295	1.039
NATIONAL FIRE & INDEMNITY EXCHANGE	102	57	0.559
NATIONAL FIRE INS CO OF HARTFORD	5,292	3,790	0.716

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
NATIONAL GENERAL INS CO	$ 967	$ 412	0.426
NATIONAL GRANGE MUTUAL INS CO	341	538	1.578
NATIONAL INS UNDERWRITERS	369	713	1.932
NATIONAL SURETY CORP	16,194	15,070	0.931
NATIONAL UNION FIRE INS CO OF PITTSB	65,844	35,505	0.539
NATIONWIDE MUTUAL FIRE INS CO	710	750	1.056
NATIONWIDE MUTUAL INS CO	18,112	13,847	0.765
NETHERLANDS INS CO	0	4	******
NEW ENGLAND REINSURANCE CORP	159	5	0.031
NEW HAMPSHIRE INS CO	3,448	5,721	0.677
NEW JERSEY ASN FOR INS OF HOUSES ETC	0	0	0.000
NEW JERSEY MANUFACTURERS INS CO	391,623	282,333	0.721
NEW YORK UNDERWRITERS INS CO	113	157	1.389
NEWARK INS CO	71,789	45,182	0.629
NIAGARA FIRE INS CO	2,572	1,347	0.524
NIPPON FIRE & MAR INS CO LTD US BR	21	-2	-0.095
NORFOLK & DEDHAM MUTUAL FIRE INS CO	1,265	622	0.492
NORTH AMERICAN CO FOR PROP & CAS INS	0	-5	******
NORTH RIVER INS CO	50,173	25,225	0.503
NORTH STAR REINSURANCE CORP	1,159	986	0.851
NORTHBROOK PROPERTY & CAS INS CO	410	238	0.580
NORTHERN ASSURANCE CO OF AMERICA	445	375	0.843
NORTHERN INS CO OF NEW YORK	1,651	642	0.389
NORTHWESTERN NTL INS CO	8,570	3,471	0.405
OCCIDENTAL FIRE & CAS CO OF NC	135	0	0.000
OHIO CASUALTY INS CO	38,335	24,273	0.633
OHIO FARMERS INS CO	0	8	******
OHIO SECURITY INS CO	190	68	0.358
OLD GENERAL INS CO	113	135	1.195
OLD REPUBLIC INS CO	1,904	1,076	0.565
OMAHA INDEMNITY CO	705	334	0.474
PACIFIC EMPLOYERS INS CO	20,243	8,783	0.434
PACIFIC INDEMNITY CO	697	999	1.433
PAWTUCKET MUTUAL INS CO	744	610	0.820
PEERLESS INS CO	1,139	1,174	1.031
PENN MUTUAL FIRE INS CO	1,277	641	0.502
PENNSYLVANIA GENERAL INS CO	5,985	2,820	0.471
PENNSYLVANIA LUMBERMENS MUTUAL INS C	3,880	1,352	0.348
PENNSYLVANIA MANUFACTURERS ASN INS C	7,949	5,069	0.638
PENNSYLVANIA MILLERS MUTUAL INS CO	471	256	0.544
PENNSYLVANIA NTL MUTUAL CAS INS CO	16,066	8,725	0.543
PETROLEUM CAS CO	1,473	1,231	0.836
PHILADELPHIA MANUFACTURERS MU I C	2,355	724	0.307
PHOENIX ASR CO OF NEW YORK	861	389	0.452
PHOENIX INSURANCE CO	1,827	1,032	0.565

*Last (000) omitted.

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
TOTALS - ALL LINES

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
PLANET INS CO	$ 1,084	$ 745	0.687
PMI INS CO	2	3	1.500
PREFERRED MUTUAL INS CO	2,910	1,258	0.432
PREFERRED RISK MUTUAL INS CO	391	84	0.215
PROGRESSIVE CAS INS CO	281	86	0.306
PROTECTION MUTUAL INS CO	3,455	-1,095	-0.317
PROTECTIVE INS CO	917	306	0.334
PROVIDENCE MUTUAL FIRE INS CO	666	489	0.734
PROVIDENCE WASHINGTON INS CO	2,796	749	0.268
PRUDENTIAL PROPERTY & CAS INS CO	128,474	112,837	0.878
PRUDENTIAL REINSURANCE CO	0	-1,100	******
PUBLIC SERVICE MUTUAL INS CO	12,680	8,816	0.695
PURITAN INS CO	3,636	2,453	0.675
QUINCY MUTUAL FIRE INS CO	6,051	3,524	0.582
RANGER INS CO	677	193	0.285
RELIANCE INS CO	16,072	12,099	0.753
REPUBLIC INS CO	8,442	4,870	0.577
RIDER INS CO EXCH OF NJ	4,037	2,916	0.722
RLI INS CO	979	547	0.559
ROYAL EXCHANGE ASR OF AM INC	2,277	818	0.359
ROYAL INDEMNITY CO	3,480	1,960	0.563
ROYAL INS CO OF AMERICA	17,260	9,642	0.559
SAFECO INS CO OF AMERICA	56	-1,785	******
SAFEGUARD INS CO	407	134	0.329
SAFETY MUTUAL CAS CORP	962	900	0.936
SAINT PAUL FIRE & MARINE INS CO	53,360	40,374	0.757
SAINT PAUL MERCURY INS CO	6,481	4,030	0.622
SEA INS CO LTD US BR	2,343	1,715	0.732
SEABOARD SURETY CO	985	-159	-0.161
SECURITY INS CO OF HARTFORD	2,983	2,167	0.726
SELECT INS CO	0	9	******
SELECT WAY INS CO	9,897	4,626	0.467
SELECTED RISKS INS CO	119,118	69,398	0.583
SENTRY INS A MUTUAL CO	24,215	15,108	0.624
SOUTH CAROLINA INS CO	120	72	0.600
STANDARD FIRE INS CO	17,207	12,277	0.713
STATE FARM FIRE AND CASUALTY CO	35,053	22,699	0.648
STATE FARM GENERAL INS CO	4,786	2,821	0.589
STATE FARM MUTUAL AUTOMOBILE INS CO	170,374	146,588	0.860
STATE WIDE INS CO	230	356	1.548
SUN INS CO OF NEW YORK	449	308	0.688
SUN INS OFFICE LTD US BR	1,389	948	0.683
SUSSEX MUTUAL INS CO	2,006	800	0.399
SWITZERLAND GENERAL INS CORP OF NY	1	0	0.000
TAISHO MAR & FIRE INS CO LTD US BR	115	160	1.391
TICO INS CO	$ 727	$ 3,242	4.459
TOKIO MARINE & FIRE INS CO LTD US BR	2,533	1,945	0.768
TRANSAMERICA INS CO	8,251	6,827	0.827
TRANSAMERICA PREMIER INS CO	630	467	0.741
TRANSCONTINENTAL INS CO	284	342	1.204
TRANSIT CASUALTY CO	4,260	2,939	0.690
TRANSPORT INDEMNITY CO	1,935	1,564	0.808
TRANSPORT INS CO	3,189	2,750	0.862
TRANSPORTATION INS CO	14,347	12,688	0.884
TRAVELERS INDEMNITY CO	104,347	98,993	0.949
TRAVELERS INDEMNITY CO OF AMERICA	1,545	1,267	0.820
TRAVELERS INDEMNITY CO OF RI	3,942	2,441	0.619
TRAVELERS INSURANCE CO P & L	21,704	11,001	0.507
TRUCK INS EXCHANGE	140	62	0.443
TWIN CITY FIRE INS CO	25,957	20,456	0.788
UNDERWRITERS INS CO	412	203	0.493
UNION INDEMNITY INS CO OF NEW YORK	1,706	538	0.315
UNITED FIRE INS CO	461	243	0.527
UNITED PACIFIC INS CO	2,132	1,019	0.478
UNITED SECURITY INS CO	1	0	0.000
UNITED SERVICES AUTOMOBILE ASN	27,349	15,036	0.550
UNITED STATES FIDELITY & GUARANTY CO	46,291	36,905	0.797
UNITED STATES FIRE INS CO	9,797	6,858	0.700
UNITED STATES LIABILITY INS CO	181	46	0.254
UNIVERSAL UNDERWRITERS INS CO	14,607	6,959	0.476
USAA CAS INS CO	14,524	15,070	1.038
UTICA MUTUAL INS CO	15,303	9,500	0.621
UTILITIES MUTUAL INS CO	2,096	1,652	0.788
VALLEY FORGE INS CO	965	736	0.763
VANGUARD INS CO	60	4	0.067
VIGILANT INS CO	7,964	3,286	0.413
VIRGINIA SURETY CO INC	6	0	0.000
WARNER RECIPROCAL INSURERS	68	189	2.779
WAUSAU UNDERWRITERS INS CO	1,475	870	0.590
WEST AMERICAN INS CO	29,135	14,046	0.481
WESTCHESTER FIRE INS CO	122	123	1.008
WESTERN SURETY CO	434	8	0.018
WINDSOR MOUNT JOY MUTUAL INS CO	318	188	0.591
WORCESTER MUTUAL INS CO	451	320	0.710
YASUDA FIRE & MARINE INS CO OF AM	145	65	0.448
ZURICH INS CO US BR	13,919	9,386	0.674
TOTALS	$4,087,201	$2,955,397	0.723

*Last (000) omitted.

Surplus Lines Insurance Examining Office

FIRE AND CASUALTY COMPANIES
NEW JERSEY BUSINESS FOR THE YEAR 1981
TOTALS - ALL LINES

TABLE 3

	*DIRECT PREMIUMS EARNED	*DIRECT LOSSES INCURRED	LOSS RATIO
ABINGTON MUTUAL FIRE INS CO	$ 132	$ 37	0.280
ADMIRAL INS CO	2,042	2,115	1.036
AETNA CASUALTY & SURETY CO	160,675	116,203	0.723
AETNA FIRE UNDERWRITERS INS CO	2,453	2,103	0.857
AETNA INS CO	29,205	16,866	0.578
AFFILIATED FM INS CO	3,079	19	0.006
AGRICULTURAL INS CO	1,898	5,299	2.792
AGWAY INS CO	1,548	1,276	0.824
AIU INS CO	677	639	0.944
ALBANY INS CO	610	293	0.480
ALL AMERICA INS CO	20	23	1.150
ALLEGHENY MUTUAL CAS CO	120	0	0.000
ALLENDALE MUTUAL INS CO	5,292	1,710	0.323
ALLIANCE ASSURANCE CO LTD US BR	49	50	1.020
ALLIANZ INS CO	2,960	1,704	0.576
ALLSTATE INDEMNITY CO	0	-2	******
ALLSTATE INS CO	375,839	362,352	0.964
AMERICAN & FOREIGN INS CO	2,972	1,280	0.431
AMERICAN ALLIANCE INS CO	873	641	0.734
AMERICAN AUTOMOBILE INS CO	5,292	2,631	0.497
AMERICAN AUTOMOBILE INS CO OF IL	16	3	0.188
AMERICAN BANKERS INS CO OF FL	1,061	548	0.516
AMERICAN CASUALTY CO OF READING	12,575	11,147	0.886
AMERICAN CENTENNIAL INS CO	3,256	1,816	0.558
AMERICAN CONSUMER INS CO	42	38	0.905
AMERICAN CREDIT INDEMNITY CO OF NY	953	-128	-0.134
AMERICAN DRUGGISTS INS CO	1,088	546	0.502
AMERICAN EMPLOYERS INS CO	2,830	2,943	1.040
AMERICAN FIDELITY FIRE INS CO	866	502	0.580
AMERICAN FIRE & CASUALTY CO	0	0	0.000
AMERICAN GUARANTEE & LIABILITY IN CO	2,900	1,154	0.398
AMERICAN HARDWARE MUTUAL INS CO	3,732	2,104	0.556
AMERICAN HOME ASSURANCE COMPANY	7,592	23,798	3.135
AMERICAN INS CO	57,456	22,416	0.390
AMERICAN INTEGRITY INS CO	268	69	0.257
AMERICAN LIVE STOCK INS CO	420	286	0.681
AMERICAN MANUFACTURERS MUTUAL INS CO	1,467	1,328	0.905
AMERICAN MOTORISTS INS CO	25,352	5,370	0.212
AMERICAN MUNICIPAL BOND ASR CORP	56	33	0.589
AMERICAN MUTUAL INS CO OF BOSTON	15,084	9,479	0.628
AMERICAN MUTUAL LIABILITY INS CO	7,881	4,875	0.619
AMERICAN NATIONAL FIRE INS CO	22,766	10,914	0.479
AMERICAN POLICYHOLDERS INS CO	3,614	3,534	0.978
AMERICAN PROTECTION INS CO	2,246	1,283	0.571
AMERICAN REINSURANCE CO	11	-262	******
AMERICAN ROAD INS CO	$ 437	$ 124	0.284
AMERICAN SECURITY INS CO	349	253	0.725
AMERICAN UNIVERSAL INS CO	987	499	0.506
AMICA MUTUAL INS CO	15,730	11,127	0.707
ARGONAUT INS CO	3,973	5,755	1.449
ARGONAUT NORTHWEST INS CO	0	5	******
ARKWRIGHT BOSTON MFRS MUTUAL INS CO	4,534	-7,293	-1.609
ASSOCIATED INDEMNITY CORP	17,283	7,163	0.415
ASSURANCE COMPANY OF AMERICA	72	-95	-1.319
ATLANTA INTERNATIONAL INS CO	2,704	4,903	1.813
ATLANTIC EMPLOYERS INSURANCE COMPANY	37,665	17,502	0.465
ATLANTIC INS CO	0	4	******
ATLANTIC MUTUAL INS CO	14,584	5,068	0.348
ATLAS ASSURANCE CO OF AMERICA	139	42	0.302
AUTOMOBILE INS CO OF HARTFORD CT	68	-8	-0.118
AVEMCO INS CO	610	423	0.693
BAKERS INS CO	9,354	5,389	0.576
BALBOA INS CO	1,759	1,571	0.893
BANKERS & SHIPPERS INS CO OF NY	1,357	3,158	2.327
BANKERS MULTIPLE LINE INS CO	2,767	1,769	0.639
BANKERS STANDARD INS CO	67	39	0.582
BAY STATE INS CO	4	5	1.250
BERKSHIRE MUTUAL INS CO	1	-4	-4.000
BIRMINGHAM FIRE INS CO OF PA	3,561	3,791	1.065
BITUMINOUS CASUALTY CORP	279	446	1.599
BITUMINOUS FIRE & MARINE INS CO	10	-102	******
BLUE RIDGE INS CO	39	6	0.154
BOSTON OLD COLONY INS CO	39,922	37,102	0.929
BUCKS COUNTY CONTRIBUTIONSHIP	1	0	0.000
CALVERT INS CO	49	9	0.184
CAMBRIDGE MUTUAL FIRE INS CO	4,719	3,261	0.691
CAMDEN FIRE INS ASN	53,955	32,189	0.597
CANNERS EXCHANGE SUBSCRIBERS	772	165	0.214
CARRIERS INS CO	541	408	0.754
CASUALTY RECIP EXCHANGE	2,664	416	0.156
CAVALIER INS CORP	18	605	33.611
CENTAUR INS CO	92	88	0.957
CENTENNIAL INS CO	10,729	5,738	0.535
CENTRAL MUTUAL INS CO	4,602	2,578	0.560
CENTRAL NATIONAL INS CO OF OMAHA	2,037	1,287	0.632
CENTURY INDEMNITY CO	252	139	0.552
CHARTER OAK FIRE INS CO	5,796	3,097	0.534
CHESTER COUNTY MUTUAL INS CO	1,338	671	0.501
CHICAGO INS CO	855	1,475	1.725
CHRYSLER INS CO	452	354	0.783

*Last (000) omitted.

TABLE 1—LIST OF ELIGIBLE SURPLUS LINES INSURERS

	COMPANY	LOCATION	Commenced Business In New Jersey	Surplus As Regards Policyholders	
	Companies of other States				
1	Agricultural Excess	Wilmington, Del	December 3, 1981	$ 4,546,687.00	1
2	Allianz Underwriters	Los Angeles, Cal.	October 28, 1980	10,680,851.00	2
3	Ambassador Insurance Co.	Berlin, Vt.	December 14, 1967	28,633,904.00	3
4	American Excess Ins. Co.	Wilmington, Del.	November 9, 1979	14,154,844.00	4
5	Appalachian Ins. Co.	Johnston, R.I.	November 1, 1960	40,886,647.00	5
6	Bellefonte Ins. Co.	Covington, Ky.	July 13, 1970	48,321,423.00	6
7	California Union Ins. Co.	Los Angeles, Cal.	May 17, 1971	20,286,976.00	7
8	Canadian Univ. Ins. Co.	Providence, R.I.	December 3, 1981	8,085,813.00	8
9	Columbia Casualty Ins. Co.	Chicago, Ill.	February 3, 1977	36,227,874.00	9
10	Evanston Ins. Co.	Evanston, Ill.	August 20, 1980	31,801,285.00	10
11	*Falcon Ins. Co.	Wilmington, Del.		21,220,920.00	11
12	First State Ins. Co.	Wilmington, Del.	February 13, 1970	79,323,057.00	12
13	Gibraltar Casualty Co.	Dover, Del.	July 26, 1979	14,010,079.00	13
14	Great American Surplus Lines Ins.	Wilmington, Del.	September 27, 1979	16,728,433.00	14
15	Great Atlantic Ins. Co.	Wilmington, Del.	January 16, 1979	7,287,945.00	15
16	Great Southwest Fire Ins. Co.	Scottsdale, AZ.	December 13, 1968	22,679,103.00	16
17	Guaranty Nat'l. Ins. Co.	Englewod, Col.	October 28, 1980	29,510,810.00	17
18	Harbor Ins. Co.	Los Angeles, Ca.	October 22, 1970	104,286,467.00	18
19	Hudson Ins. Co.	Wilmington, Del.	October 28, 1980	18,956,465.00	19
20	Illinois Employers Ins. Co.	River Forest, Ill.	January 28, 1981	12,562,023.00	20
21	Int'l Surplus Lines Ins. Co.	Chicago, Ill.	December 12, 1972	45,569,207.00	21
22	Interstate Fire & Casualty Co.	Chicago, Ill.	November 1, 1960	25,493,950.00	22
23	Lincoln Insurance Co.	Dover, Del.	August 14, 1978	6,758,781.00	23
24	Merit Insurance Co.	Chicago, Ill.	July 14, 1972	2,711,683.00	24
25	Mt. Vernon Fire Ins. Co.	King of Prussia, Pa.	November 1, 1960	9,515,550.00	25
26	Mutual Fire, Marine, & Inland Ins.	Phila., Pa.	November 25, 1964	39,017,180.00	26
27	National Indemnity Co.	Omaha, Ne.	November 1, 1960	347,408,384,00	27
28	Northeastern Fire Ins. Co.	Havertown, Pa.	September 8, 1972	4,063,469.00	28
29	Northbrook Excess & Sur. Ins. Co.	Northbrook, Ill.	October 18, 1973	71,718,750.00	29
30	Northland Insurance Co.	St. Paul Minn.	December 15, 1961	23,004,961.00	30
31	Pacific Insurance Co.	Los Angeles, Ca.	December 3, 1981	12,982,609.00	31
32	Paxton Nat'l. Ins. Co.	Harrisburg, Pa.	October 31, 1979	4,228,402.00	32
33	Penn-American Ins. Co.	Wyncote, Pa.	December 3, 1981	3,157,862.00	33
34	United Nat'l. Ins. Co.	Phila, Pa.	July 17, 1979	9,188,187.00	34
35	Western Alliance Ins. Co.	Austin, Texas	July 9, 1970	7,737,094.00	35
36	Western World Ins. Co.	Keene, N.H.	February 3, 1966	14,302,582.00	36
	Companies of Other Countries			**American Dollar Trust Fund**	
37	Andrew Weir Ins. Co., Ltd.	London, England	November 1, 1960	15 000.00	37
38	Aviation & General Ins. Co., Ltd.	London, England	April 8, 1965	15,000.00	38
39	British Aviation Ins. Co., Ltd.	London, England	December 13, 1965	16,913.25	39
40	Canadian Universal Ins. Co., Ltd.	St. John's, Newfoundland	November 1, 1960		40
41	Dominion Ins. Co., Ltd.	Edinburgh, Scotland	March 28, 1961	16,000.00	41
42	English & American, Ltd.	London, England	November 1, 1960		42
43	Excess Ins. Co., Ltd.	London, England	November 1, 1960	17,499.1	43
44	Guildhall Ins. Co., Ltd.	London, England	November 1, 1960		44
45	Lloyds Underwriters,	London, England	November 1, 1960	3,562,117,000.00	45
46	Minster Ins. Co., Ltd.	London, England	November 1, 1969	1,501,847.09	46
47	Orion Ins. Co., Ltd.	London, England	November 1, 1960	17,666.56	47
48	Provincial Ins. Co., Ltd.	London, England	December 21, 1961	16,095.00	48
49	Riunione-Adriatica Di Sicurta	Trieste, Italy	September 19, 1972	17,118.20	49
50	Scottish Lion Ins. Co., Ltd.	London, England	November 1, 1960	1,631,631.49	50
51	Sphere Ins. Co., Ltd.	London, England	December 10, 1963	15,000.00	51

*(11) Formerly Commercial Union Surplus Lines Ins. Co.

Life Insurance Companies

Abstracts of Annual Statements for the Year Ending
December 31, 1981

TABLE 1—LIST OF COMPANIES WITH DATES
BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Domestic Companies (Companies of New Jersey)	
1	Bankers National Life Insurance Co.	Parsippanny
2	Charter Security Life Insurance Co.	Morristown
3	Colonial Life Insurance Company of America	Parsippany
4	Covenant Life Insurance Co.	Somerville
5	Eastern Mutual Life Insurance Co.	Passaic
6	Foundation Life Insurance Company of America	Chatham
7	Garden State Life Insurance Co.	Newark
8	Great American Life Insurance Co.	Cedar Knolls
9	Guarantee Mutual Life Insurance Co.	Pleasantville
10	Intercontinental Life Insurance Co.	Elizabeth
11	Mutual Benefit Life Insurance Co.	Newark
12	NEN Life Insurance Co.	Trenton
13	New Jersey Life Insurance Co.	Saddle Brook
14	Pension Life Insurance Co. of America	Newark
15	Progressive Life Insurance Co.	Red Bank
16	Prudential Insurance Co. of America	Newark
17	Resources Life Insurance Co.	Fort Lee
	Foreign and Alien Companies	
18	Acacia Mutual Life Insurance Co.	Washington, D.C.
19	Acacia National Life Insurance Co.	Fairfax, Va.
20	Aetna Life Insurance & Annuity Co.	Hartford, Conn.
21	Aetna Life Insurance Co.	Hartford, Conn.
22	Agway Life Insurance Co.	Dewitt, N.Y.
23	AIG Life Insurance Co.	Pittsburgh, Pa.
24	Alexander Hamilton Life Insurance Co. of America	Farmington Hills, Md.
25	All American Life Insurance Co.	Chicago, Ill.
26	Allstate Life Insurance Co.	Northbrook, Ill.
27	AM Life Insurance Co.	Wakefield, Mass.
28	Amalgamated Labor Life Insurance Co.	Lincolnwood, Ill.
29	American Bankers Life Assurance Company of Florida	Miami, Fla.
30	American General Life Insurance Company of Delaware	Wilmington, Del.
31	American General Life Insurance Company of New York	Syracuse, N.Y.
32	American Health and Life Insurance Co.	Baltimore, Md.
33	American Heritage Life Insurance Co.	Jacksonville, Fla.
34	American International Life Assurance Company of New York	New York, N.Y.
35	American Life Insurance Company of New York	New York, N.Y.
36	American National Insurance Co.	Galveston, Texas
37	American Progressive Life and Health Insurance Co. of New York	Brewster, N.Y.
38	American Republic Insurance Co.	Des Moines, Iowa
39	American States Life Insurance Co.	Indianapolis, Ind.
40	American United Life Insurance Co.	Indianapolis, Ind.
41	Amica Life Insurance Co.	Providence, R.I.
42	Anchor National Life Insurance Co.	Los Angeles, Cal.
43	Association Life Insurance Co., Inc.	Milwaukee, Wisc.
44	Baltimore Life Insurance Co.	Baltimore, Md.
45	Bankers Life and Casualty Co.	Chicago, Ill.
46	Bankers Life and Casualty Company of New York	Garden City, N.Y.
47	Bankers Life Co.	Des Moines, Iowa
48	Bankers Life Insurance Company of Nebraska	Lincoln, Neb.
49	Bankers Security Life Insurance Society	New York, N.Y.
50	Beneficial Standard Life Insurance Co.	Los Angeles, Cal.
51	Benefit Trust Life Insurance Co. (A Mutual Legal Reserve Co.)	Chicago, Ill.
52	Bershire Life Insurance Co.	Pittsfield, Mass.

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated			Commenced Business			President	Secretary	
September	19,	1927	October	5,	1927	William F. Good	Conrad E. Rousseau, Jr.	1
July	9,	1965	August	31,	1965	Marshall D. Clary	Thomas M. Graham	2
October	27,	1897	December	31,	1897	Luther J. Stulce	George H. Callahan	3
March	19,	1964	September	15,	1964	Carl S. Hohangaster	Samuel R. Fawber	4
February	5,	1935	July	11,	1935	David A. Nagel	Bruce H. Nagel	5
October	26,	1964	June	17,	1965	William E. McCann	Frances M. Calik	6
June	22,	1956	November	1,	1956	David Green	Doris Greeley	7
December	15,	1959	December	30,	1959	Jovite LaBonte	James M. Mortensen	8
		1912	February		1912	John J. Rossiter	Charles E. Smith, Jr.	9
December	1,	1964	September	9,	1965	Ephraim Weiniger	Leonard Schwartz	10
January	31,	1845	April		1845	Frank E. Sullivan	John J. McCarthy	11
November	20,	1981	December	30,	1981	Joseph S. Caras	Edward N. Wadsworth	12
February	4,	1964	July	2,	1964	Paul M. Hanson	Alfred Rosenfelder	13
February	21,	1963	March	23,	1964	Walter B. Weaver	Michael F. Beausang, Jr.	14
June	28,	1934	October	15,	1934	Milton Grubman	Roger W. Levalley	15
....		1873	....		1875	David J. Sherwood	Isabelle L. Kirchner	16
January	29,	1981	March	31,	1981	William J. Pappas	Barton R. Sadowski	17
March	3,	1869	March	3,	1869	Duane B. Adams	Christie G. Harris	18
December	9,	1974	March	20,	1975	Duane B. Adams	Christie G. Harris	19
April	10,	1954	April	10,	1954	William O. Bailey	George N. Gingold	20
June		1853	....		1850	William O. Bailey	Stephen B. Middlebrook	21
November	28,	1973	March	27,	1974	John Ryan	Mary G. Slade	22
June	18,	1962	September	4,	1962	William F. Healy	Marion E. Fajen	23
December	22,	1977	December	22,	1977	Richard H. Headlee	Albert C. Hassel	24
February	15,	1950	January	31,	1951	Seth C. Gatchell	Helen E. Gray	25
March	6,	1957	September	3,	1957	Raymond H. Kiefer	Robert S. Seiler	26
November	19,	1964	April	9,	1965	Ronald J. Brewer	Richard H. Schannen	27
September	18,	1953	December	1,	1953	Daniel H. Shteamer	Michael B. Shteamer	28
February	6,	1952	April	8,	1952	Robert K. Landon	Louis Stinson, Jr.	29
January	10,	1917	March	17,	1917	William B. Pardue	James F. Janke	30
February	5,	1953	February	19	1953	Peter P. Huff	Walter P. Dohrmann	31
June	16,	1954	June	[illegible]	1954	Patrick M. Sheridan	Robert L. Heimert	32
September	11,	1956	December	27,	1956	William A. Verlander	Harold F. McCart, Jr.	33
March	16,	1962	November	28,	1962	William F. Healy	Marion E. Fajen	34
March	23,	1955	November	9,	1956	Theodore L. Herman	Rudolph E. Knudsen	35
March		1905	March		1905	Orson C. Clay	Charles D. Thompson	36
September	22,	1945	March	26,	1946	Daniel J. Kubik	Barbara A. Chriswell	37
April	4,	1929	May	10,	1929	Warson W. Powell, Jr.	Arlice M. Lewis	38
June	20,	1957	May	7,	1958	Edwin J. Goss	Paul M. Bardes	39
November	7,	1877	November	7,	1877	Jerry D. Semler	Robert L. Bach	40
June	13,	1968	May	6,	1970	DeForest W. Abel, Jr.	Joel N. Tobey	41
April	12,	1965	August	6,	1965	Robert G. Frank	Carroll E. Dietle, II	42
December	8,	1954	January	1,	1955	William S. Pearce	Joanne K. Wendt	43
March	27,	1882	March	22,	1882	George G. Radcliffe	Gary C. Harriger	44
April	6,	1880	January	17,	1879	Robert P. Weing	Norbert J. Geniusz	45
April	17,	1958	November	25,	1958	Marvin Meyerson	George A. Thiel	46
June	30,	1879	September	2,	1879	Robert N. Houser	Theodore M. Hutchinson	47
April	6,	1887	May	6,	1887	Harold W. Booth	Wilbert D. Marting	48
June	11,	1917	September	18,	1917	George Graves	John J. Jaskot	49
March		1940	May	20,	1940	Robert S. Lackey	Sidney W. Bishop	50
January	18,	1913	January	18,	1913	Ralph J. Eckert	Joyce M. Moehn	51
May		1851	September		1851	Lawrence W. Strattner	Richard L. Whitehead	52

TABLE 1—LIST OF COMPANIES WITH DATES BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Foreign and Alien Companies—Cont.	
53	Boston Mutual Life Insurance Co.	Canton, Mass.
54	Business Men's Assurance Company of America	Kansas City, Mo.
55	Canada Life Assurance Co. (U.S. Branch)	Toronto, Canada
56	Capitol Life Insurance Co.	Denver, Colo.
57	Celtic Life Insurance Co.	Providence, R.I.
58	Centennial Life Insurance Co.	Overland Park, Kan.
59	Central National Life Insurance Company of Omaha	Omaha, Neb.
60	Charter National Life Insurance Co.	St. Louis, Mo.
61	Chrysler Life Insurance Co.	Troy, Mich.
62	Cologne Life Reinsurance Co.	Stanford, Conn
63	Colonial Life and Accident Insurance Co.	Columbia, S.C.
64	Colonial Penn Life Insurance Co.	Philadelphia, Pa.
65	*Colony Charter Life Insurance Co.	Los Angeles, Cal
66	Columbian Mutual Life Insurance Co.	Binghamton, N.Y.
67	Columbus Mutual Life Insurance Co.	Columbus, Ohio
68	Combined Insurance Company of America	Chicago, Ill
69	Commercial Union Life Insurance Company of America	Wilmington, Del.
70	Companion Life Insurance Co.	New York, N.Y.
71	Confederation Life Insurance Co. (U.S. Branch)	Toronto, Canada
72	Connecticut General Life Insurance Co.	Bloomfield, Conn.
73	Connecticut Mutual Life Insurance Co.	Hartford, Conn.
74	Consumers Life Insurance Co.	Wilmington, Del.
75	Continental American Life Insurance Co.	Wilmington, Del.
76	Continental Assurance Co.	Chicago, Ill.
77	Credit Life Insurance Co.	Springfield, Ohio
78	Crown Life Insurance Co. (U.S. Branch)	Toronto, Canada
79	CUDIS Insurance Society, Inc.	Madison, Wis.
80	Cumberland Life Insurance Co.	Nashville, Tenn.
81	Cuna Mutual Insurance Society	Madison, Wis.
82	Delaware American Life Insurance Co.	Wilmington, Del.
83	Dominion Life Assurance Co. (U.S. Branch)	Waterloo, Canada
84	Educators Mutual Life Insurance Co.	Lancaster, Pa.
85	E.F. Hutton Life Insurance Co.	LaJolla, Cal.
86	Empire State Mutual Life Insurance Co.	Jamestown, N.Y.
87	Employers Life Insurance Company of Wausau	Wausau, Wis.
88	Equitable American Life Insurance Co.	Des Moines, Iowa
89	Equitable Life Assurance Society of the United States	New York, N.Y.
90	Equitable Life Insurance Co.	McLean, Va.
91	Equitable Life Insurance Company of Iowa	Des Moines, Iowa
92	Equitable Variable Life Insurance Co.	New York, N.Y.
93	Executive Life Insurance Company of New York	Jerico, N.Y.
94	Family Life Insurance Co.	Seattle, Wash.
95	Farm Family Life Insurance Co.	Glenmont, N.Y.
96	Farmers and Traders Life Insurance Co.	Syracuse, N.Y.
97	Federal Kemper Life Assurance Co.	Long Grove, Ill.
98	Federal Home Life Insurance Co.	Indianapolis, Ind.
99	Federal Life Insurance Co. (Mutual)	Riverwoods, Ill.
100	Fidelity and Guaranty Life Insurance Co.	Baltimore, Md.
101	Fidelity Bankers Life Insurance Co.	Richmond, Va.
102	Fidelity Life Association (A Mutual Legal Reserve Co.)	Long Grove, Ill.
103	Fidelity Mutual Life Insurance Co.	Philadelphia, Pa.
104	Fidelity Union Life Insurance Co.	Dallas, Texas
105	Fireman's Fund American Life Insurance Co.	San Rafael, Cal.
106	First Colony Life Insurance Co.	Lynchburg, Va.
107	First Federated Life Insurance Co.	Baltimore, Md.

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*(65) Approved by the Dept. to assume all business of Old Security Life of Kansas City, Mo.

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
August 18, 1891	February 15, 1892	Lawrence J. Finnegan	David F. Devine	53
June 28, 1909	July 1, 1909	John L. Higdon	Jerald K. Bales	54
....	(U.S.) 1889	(7) Rober Duensing	(6) Toronto, Canada	55
July 1, 1905	August 1, 1905	Edward J. Baran	Joel S. Feldman	56
May 3, 1949	January 20, 1950	Fredick J. Manning	Dan J. Epstein	57
June 27, 1962	February 8, 1963	Robert R. Cross	Jack D. Cooper	58
April 29, 1953	June 3, 1953	James T. Kearns	Mary R. Bermingham	59
December 7, 1955	December 18, 1955	Lawrence L. Hoffman	Stanley E. Byars	60
November 22, 1972	December 18, 1972	Edwin O. Grote	Robert A. Link	61
April 23, 1975	August 24, 1967	Gottfried O. Berger	William G. Harris	62
April 18, 1939	September 22, 1939	Charles B. Beard	Frank S. Smith, Jr.	63
December 3, 1957	September 2, 1959	Herbert J. Grubb	James P. Morrison	64
....	....	....	....	65
November 1882	February 1883	Jack R. Manning	Robert E. Lundvall	66
November 1906	April 1, 1908	Ralph E. Waldo	William J. Reidenbach	67
October 11, 1949	 1922	W. Glement Stone	Wallace J. Buya	68
May 7, 1958	January 1, 1959	Leo J. Madden	Raymond M. Defossez	69
June 3, 1949	July 18, 1949	David S. Dodson	Leon F. Paulin	70
....	(U.S.) Dec. 1926	(7) John A. Rhind	(6) Boston, Mass	71
June 1865	October 1865	R.D. Kilpatrick	David C. Kopp	72
June 12, 1846	December 15, 1846	Denis F. Mullane	David Kline	73
October 3, 1955	October 3, 1955	James C. Robertson	Richard D. Virgens	74
June 6, 1907	September 11, 1907	William G. Copeland	Bernard S. Dempsey	75
April 26, 1911	August 15, 1911	Edward J. Noha	Thomas R. Igleski	76
September 2, 1925	February 1, 1926	F. J. Curtin	Wesley T. Harrison	77
....	(U.S.) 1924	(7) Robert D. Williams	(6) Philadelphia, Pa.	78
February 27, 1976	March 19, 1976	Robert Lee Curry	James C. Barbre, Jr.	79
December 10, 1959	February 19, 1960	Spencer W. Tucker	Thomas S. Landis	80
May 20, 1935	August 13, 1935	Robert L.Curry	James C. Barbre, Jr.	81
November 4, 1964	August 1, 1966	Wm. F. Healy	Marion E. Fajen	82
....	(U.S.) 1930	(7) John S. Acheson	(6) Detroit, Mich.	83
October 1, 1956	March 9, 1940	R. Wesley Shope	Robert R. Pebly	84
June 13, 1962	January 18, 1963	Alan Richards	Francis X. Kelly	85
April 23, 1936	April 23, 1936	Lawrence W. Kunkel	Robert B. Hunt	86
August 23, 1965	September 1, 1965	Harold E. Bliss	Richard J. Byron	87
July 29, 1976	August 1, 1976	John S. Thatcher	Raymond A. Speas	88
July 26, 1859	July 28, 1859	Coy G. Eklund	Rodney L. Enochs	89
July 6, 1973	July 6, 1973	George C. Boddiger	Charles F. Maloney	90
January 1867	March 1867	Kenneth R. Austin	Kenneth E. Westerbeck	91
September 11, 1972	April 26, 1977	Donald J. Mooney	Kevin B. Keefe	92
October 24, 1935	March 1937	Ronald M. Donnelly	Cheryl Ann Wada	93
June 1, 1949	June 16, 1949	Fenwick J. Crane	Dilworth M. Snow	94
October 20, 1953	January 20, 1954	Richard T. McGuire	Mary M. Schmitt	95
July 1912	July 1912	Roderick C. Sager	Forbes Gibbs, Jr.	96
March 30, 1905	October 1, 1961	Richard E. Sauder	Sven L. Johanson	97
April 4, 1910	September 12, 1906	John M. Conti	Walter D. Runkle	98
September 8, 1899	May 5, 1900	Joseph D. Austin	James J. Breen	99
December 16, 1959	November 1, 1960	Edward D. Bangs	William F. Spiedt	100
June 9, 1967	December 31, 1967	Charles P. Williams	Floyd T. Joyner, Jr.	101
February 24, 1896	February 24, 1896	Richard E. Sauder	Sven L. Johanson	102
December 2, 1878	January 1, 1879	Joseph C. Ladd	Alan T. Woodbury	103
July 25, 1979	August 14, 1979	Michael J. Collins	Robert L. Taylor	104
July 10, 1958	November 7, 1958	Mercer G. Gaddy	Francis W. Benedict	105
November 22, 1955	November 22, 1955	George T. Stewart	Thomas P. O'Keefe	106
December 8, 1955	April 13, 1956	Richard A. Eliasberg	Marie W. Schmitt	107

(6) Location of U.S. Branch
(7) United States Manager.

TABLE 1—LIST OF COMPANIES WITH DATES BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Foreign and Alien Companies—Cont.	
108	First Investors Life Insurance Co.	New York, N.Y.
109	FN Life Insurance Co.	Cincinnati, Ohio
110	Ford Life Insurance Co.	Dearborn, Mich.
111	Foremost Life Insurance Co.	Grand Rapids, Mich.
112	Fort Dearborn Life Insurance Co.	Chicago, Ill.
113	Franklin Life Insurance Co.	Springfield, Ill.
114	General American Life Insurance Co.	St. Louis, Mo.
115	General Fidelity Life Insurance Co.	Richmond, Va.
116	General Reassurance Corp.	Greenwich, Conn.
117	Gerber Life Insurance Co.	White Plains, N.Y.
118	Germantown Life Insurance Co.	Philadelphia, Pa.
119	Globe Life Insurance Co.	Chicago, Ill.
120	Government Employees Life Insurance Co.	Washington, D.C.
121	Great Southern Life Insurance Co.	Houston, Texas
122	Great-West Life Assurance Co. (U.S. Branch)	Winnipeg, Canada
123	Guardian Insurance & Annuity Company, Inc.	Wilmington, Del.
124	Guardian Life Insurance Company of America	New York, N.Y.
125	Harleysville Life Insurance Co.	Harleysville, Pa.
126	Hartford Life & Accident Insurance Co.	Hartford, Conn.
127	Hartford Life Insurance Co.	Hartford, Conn.
128	Hartford Variable Annuity Life Insurance Co.	Hartford, Conn.
129	Health Service, Inc.	Chicago, Ill.
130	Home Life Insurance Co.	New York, N.Y.
131	*Home Life Insurance Company of America	Wilmington, Del.
132	IDS Life Insurance Co.	Minneapolis, Minn.
133	Independence Life and Accident Insurance Co.	Louisville, Ky.
134	Indianapolis Life Insurance Co.	Indianapolis, Ind.
135	Industrial Life Insurance Co.	Dallas, Texas
136	Integrity Life Insurance Co.	Phoenix, Ariz.
137	Integrity National Life Insurance Co.	Philadelphia, Pa.
138	Inter-Ocean Insurance Co.	Indianapolis, Ind.
139	Investors Guaranty Life Insurance Co.	Los Angeles, Cal.
140	Iowa State Travelers Mutual Assurance Co.	West Des Moines, Iowa
141	J.C. Penney Life Insurance Co.	Rutland, Vt.
142	John Alden Life Insurance Co.	St. Louis Park, Minn.
143	John Hancock Mutual Life Insurance Co.	Boston, Mass.
144	John Hancock Variable Life Insurance Co.	Boston, Mass.
145	Kansas City Life Insurance Co.	Kansas City, Mo.
146	Kentucky Central Life Insurance Co.	Lexington, Ky.
147	Keystone Provident Life Insurance Co.	Providence, R.I.
148	Lafayette Life Insurance Co.	Lafayette, Ind.
149	Liberty Life Assurance Company of Boston	Boston, Mass.
150	Liberty Life Assurance Co.	Greenville, S.C.
151	Life Insurance Company of North America	Philadelphia, Pa.
152	Life Insurance Company of Virginia	Richmond, Va.
153	Lincoln National Life Insurance Co.	Fort Wayne, Ind.
154	Lincoln National Pension Insurance Co.	Fort Wayne, Ind.
155	Loyalty Life Insurance Co.	Southfield, Mich.
156	Lutheran Mutual Life Insurance Co.	Waverly, Iowa
157	Maine Fidelity Life Insurance Co.	Portland, Maine
158	Manhattan Life Insurance Co.	New York, N.Y.
159	Manufacturers Life Insurance Co. (U.S. Branch)	Toronto, Canada
160	Massachusetts General Life Insurance Co.	Newton Lower Falls, Mass.
161	Massachusetts Indemnity and Life Insurance Co.	Boston, Mass.
162	Massachusetts Mutual Life Insurance Co.	Springfield, Mass.

*(131) Consolidated into Peoples Life Insurance Co. eff. 7/1/81

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
August 3, 1962	December 13, 1962	Richard H. Gaebler	Andrew J. Donohue	108
December 29, 1961	August 13, 1963	Billy D. Brown	Karen H. Horrell	109
January 21, 1966	March 15, 1966	Kenneth Whipple	Hurley D. Smith	110
March 20, 1964	March 20, 1964	Richard E. Riebel	Jack A. Siebers	111
August 23, 1966	April 1, 1969	David P. Weber	Larry J. Newsom	112
July 23, 1884	July 23, 1884	William J. Alley	Fredrick H. Stone	113
June 24, 1933	September 5, 1933	H. Edwin Trusheim	Frank H. Dixon	114
October 21, 1953	November 1, 1953	Robert R. Morlan	Helen A. Smith	115
June 29, 1967	September 29, 1967	Robert O. Shepler	William R. Gau	116
December 22, 1967	September 30, 1968	Roger G. Peterson	Ellen B. Yuracko	117
May 6, 1964	May 6, 1964	Arthur O. Rosenlund	George H. Scheffer	118
July 12, 1928	October 24, 1928	John D. Brundage	Hugo A. Lorenz	119
April 28, 1949	November 8, 1949	Billy N. Joyner	John M. O'Connor	120
August 31, 1979	September 21, 1979	Karl L. Manchester	Christine Keller	121
....	(U.S.) 1906	(7) Donald C. Elliott	(6) Denver, Colo.	122
March 2, 1970	December 27, 1971	Leo R. Futia	Herbert N. Grolnick	123
April 10, 1860	July 16, 1860	John C. Angle	Herbert N. Grolnick	124
November 29, 1960	June 12, 1961	Bradford W. Mitchell	Joseph P. Craugh, Jr.	125
February 14, 1967	February 14, 1967	DeRoy C. Thomas	William A. McMahon	126
June 5, 1902	September 11, 1902	DeRoy C. Thomas	William A. McMahon	127
May 21, 1969	May 1, 1977	DeRoy C. Thomas	William McMahon	128
September 22, 1949	November 17, 1949	Joseph R. Wiedemann	William E. Ryan	129
April 30, 1860	May 1, 1860	Kenneth C. Nichols	William R. Bock, Jr.	130
April 17, 1899	May 1, 1899	Benjamin L. Jenkins	Edgar F. Nicodemus	131
August 7, 1957	October 31 1957	Joseph R. Pickering	Richard J. O'Brien	132
July 14, 1934	July 20, 1934	H. W. Stodghill, Jr.	William W. Stodghill	133
July 10, 1905	November 20, 1905	Eugene M. Busche	Betty F. Cramer	134
March 8, 1945	April 1945	David D. Steere	John W. DuMar	135
May 3, 1966	May 31, 1966	W. S. Morse	Irwin S. Markowitz	136
August 26, 1903	September 1, 1903	John T. Acree, III	Gretta E. Wilson	137
February 2, 1907	February 2, 1907	T. J. Smart	W. H. Bailey	138
November 19, 1962	July 1, 1963	Harvey T. Goerlitz	Maryann M. Seltzer	139
.... 1882	 1880	Carl E. Wolfe	John A. Collins	140
.... 1900	 1906	Will R. Mullens	Murray M. McColloch	141
May 17, 1973	January 1, 1974	Leigh R. Meininger	David A. Olson	142
April 21, 1862	December 27, 1862	John G. McElwee	Horace R. Baker, Jr.	143
February 22, 1979	February 12, 1980	John T. Longmoore	Francis C. Cleary, Jr.	144
May 1895	May 1895	J. R. Bixby	Henry M. Chatfield	145
September 1902	September 18, 1902	William E. Burnett, Jr.	Wendell L. Gunn	146
May 14, 1957	March 22, 1962	Robert G. Sharp	Suzanne E. Lyons	147
December 26, 1905	December 26, 1905	R. M. Whitsel	J. A. Hobbs	148
September 17, 1963	January 15, 1964	Melvin B. Bradshaw	Bruce E. Boorman	149
November 3, 1905	January 1, 1906	Robert G. Hilliard	Martha G. Williams	150
September 21, 1956	September 5, 1957	Thomas F. Gaffney, Jr.	James F. Nagle	151
March 21, 1871	April 1871	Samuel H. Turner	Roy G. McLeod	152
June 12, 1905	September 1, 1905	Charles D. Silletto	Marilyn A. Vachon	153
November 3, 1978	November 28, 1978	Peter J. Cross	Marilyn A. Vachon	154
December 29, 1978	June 19, 1979	Philip B. Dooner	William F. Gleason, Jr.	155
February 22, 1916	 1879	Irving R. Burling	Arthur J. Hessburg	156
September 6, 1955	January 31, 1956	Paul Andrews	Charles A. Farmer	157
May 29, 1850	August 1, 1850	Franklin Maisano	Andrew Corselli	158
....	(U.S.) 1903	(7) Wm. Q. Mecker	(6) Toronto, Canada	159
January 30, 1962	May 3, 1962	John W. Gardiner	Jack L. Lewis	160
September 19, 1927	October 31, 1927	Stanley Beyer	Daniel J. DiSipio	161
May 15, 1851	August 1, 1851	William J. Clark	Thomas J. Finnegan, Jr.	162

(6) Location of U.S. Branch
(7) United States Manager.

TABLE 1—LIST OF COMPANIES WITH DATES
BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Foreign and Alien Companies - Cont.	
163	MBL Life Assurance Corp.	Cincinnati, Ohio
164	Mercantile and General Reinsurance Co. PLC	Edinburg, Scotland
165	Metropolitan Insurance and Annuity Co.	Newark, Del.
166	Metropolitan Life Insurance Co.	New York, N.Y.
167	MIC Life Insurance Corp.	Wilmington, Del.
168	Midland Mutual Life Insurance Co.	Columbus, Ohio
169	Midland National Life Insurance Co.	Sioux Falls, S.D.
170	Midwestern United Life Insurance Co.	Fort Wayne, Ind.
171	Ministers Life—A Mutual Life Insurance Co.	Minneapolis, Minn.
172	Minnesota Mutual Life Insurance Co.	St. Paul, Minn.
173	MML Pension Insurance Co.	Wilmington, Del.
174	Monarch Life Insurance Co.	Springfield, Mass.
175	Montgomery Ward Life Insurance Co.	Chicago, Ill.
176	Monumental Life Insurance Co.	Baltimore, Md.
177	Munich American Reassurance Co.	Atlanta, Ga.
178	Mutual Life Insurance Company of New York	New York, N.Y.
179	Mutual of Omaha Insurance Co.	Omaha, Neb.
180	Mutual Security Life Insurance Co.	Fort Wayne, Ind.
181	Mutual Trust Life Insurance Co.	Oak Brook, Ill.
182	National Benefit Life Insurance Co.	New York, N.Y.
183	National—Ben Franklin Life Insurance Co.	Milwaukee, Wis.
184	National Continental Life Insurance Co.	Dallas, Texas
185	National Fidelity Life Insurance Co.	Kansas City, Mo.
186	National Home Life Assurance Co.	Jefferson City, Mo.
187	National Life Insurance Co.	Montpelier, Vt.
188	Nationwide Life Insurance Co.	Columbus, Ohio
189	New England Mutual Life Insurance Co.	Boston, Mass.
190	New York Life Insurance Co.	New York, N.Y.
191	North American Company for Life and Health Insurance	Chicago, Ill.
192	North American Life and Casualty Co.	Minneapolis, Minn.
193	North American Life Assurance Co. (U.S. Branch)	Toronto, Canada
194	North American Reassurance Co.	New York, N.Y.
195	North Atlantic Life Insurance Company of America	Jericho, N.Y.
196	North Carolina Mutual Life Insurance Co.	Durham, N.C.
197	Northern National Life Insurance Co.	Bismark, N. Dak.
198	Northwestern Mutual Life Insurance Co.	Milwaukee, Wis.
199	Northwestern National Life Insurance Co.	Minneapolis, Minn.
200	Occidental Life Insurance Company of North Carolina	Raleigh, N.C.
201	Ohio Life Insurance Co.	Hamilton, Ohio
202	Ohio National Life Insurance Co.	Cincinnati, Ohio
203	Old American Insurance Co.	Kansas City, Mo.
204	Old Line Life Insurance Company of America	Milwaukee, Wis.
205	Old Republic Life Insurance Co.	Chicago, Ill.
206	Omaha Financial Life Co.	Minneapolis, Minn.
207	Pacific Fidelity Life Insurance Co.	Pasadena, Cal.
208	Pacific Mutual Life Insurance Co.	Newport Beach, Cal.
209	Pan-American Life Insurance Co.	New Orleans, La.
210	Paul Revere Life Insurance Co.	Worcester, Mass.
211	Paul Revere Variable Annuity Insurance Co.	Worcester, Mass.
212	Penn Mutual Life Insurance Co.	Philadelphia, Pa.
213	Pennsylvania Life Insurance Co.	Philadelphia, Pa.
214	Peoples Life Insurance Co.	Washington, D.C.
215	Philadelphia Life Insurance Co.	Philadelphia, Pa.
216	Philadelphia—United Life Insurance Co.	Philadelphia, Pa.
217	Phoenix Life Insurance Co.	Wilmington, Del.

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
December 26, 1972	February 15, 1973	Robert V. VanFossan	Eugene J. Ciarkowski	163
....	(U.S.) July 1971	(7) Toronto, Canada	(6) Ian G. Michie	164
September 1, 1976	December 20, 1976	J. Pierre Maurer	Harry P. Kamen	165
March 24, 1868	 1867	John J. Creedon	Harry P. Kamen	166
June 24, 1975	October 9, 1975	John J. MacDonald	K. M. Stapleton	167
September 30, 1905	July 2, 1906	Gerald E. Mayo	Richard O. Bennett	168
August 30, 1906	September 4, 1906	Wayne A. Gillis	Jack L. Briggs	169
May 14, 1948	August 5, 1948	Donald W. Hansen	Roslyn A. Didier	170
December 4, 1900	February 15, 1901	Arthur Bell	Carol Tidwell	171
.... 1901	August 6, 1880	Coleman Bloomfield	Robert J. Hasling	172
June 11, 1971	December 16, 1980	James B. Ingram, Jr.	Richard M. Howe	173
August 15, 1901	August 15, 1901	Benjamin F. Jones	Francis R. Kimball	174
May 11, 1966	June 17, 1966	Roland C. Baker	Gerald E. Dennis	175
March 5, 1858	May 22, 1860	Roger R. Kolker	Larry G. Brown	176
October 29, 1959	November 27, 1959	Robert G. Braund	Kevin M. Gallagher	177
April 12, 1842	February 1, 1843	Henry S. Romaine	Robert E. Gralley	178
March 5, 1909	January 10, 1910	J. D. Minton	T. J. Skutt	179
April 11, 1939	October 10, 1939	Merle Nelson Rocke	John G. Stucky	180
December 5, 1904	April 14, 1905	V. F. Dowling	W. K. Jackson	181
June 18, 1962	May 14, 1963	Joseph Fafian, Jr.	Stephen R. Herbert	182
February 15, 1852	April 1, 1852	Don R. Davis	William F. Gleason, Jr.	183
March 30, 1955	September 1, 1955	Dale A. Dodge	David S. Hannah	184
April 7, 1923	April 18, 1923	Jerry W. Fickes	Richard E. Griffith	185
August 6, 1920	August 31, 1920	John D. Gragg	Donald D. Kennedy, Jr.	186
November 13, 1848	January 17, 1850	Richard I. Fricke	Alden Guild	187
March 21, 1929	January 10, 1931	John L. Marakas	W. E. Fitzpatrick	188
April 1, 1835	December 1, 1843	John A. Fibiger	Kernan F. King	189
.... 1841	 1845	Jacob B. Underhill	Edmund R. Harnedy	190
May 13, 1886	June 15, 1886	P. C. Colette	Robert W. Herbster	191
August 10, 1979	December 27, 1979	Howard E. Barnhill	Alan A. Grove	192
....	(U.S.) 1899	(7) J. D. Crawford	(6) Toronto, Canada	193
April 19, 1923	October 1, 1923	Robert Gallagher	Robert M. Mangino	194
January 12, 1961	February 15, 1962	Joseph S. D'Adamo	Frank L. Todaro	195
February 28, 1899	April 1, 1899	W. J. Kennedy, III	S. H. Cleland	196
December 20, 1956	January 4, 1957	David P. Vanderseoff	Marie N. Bender	197
March 1857	November 25, 1858	Donald J. Schuenke	Peter W. Bruce	198
September 15, 1885	September 15, 1885	John E. Pearson	William F. Spanton	199
June 13, 1906	November 1, 1906	Ernest C. Steele	Mae G. Tomlinson	200
June 30, 1925	January 1, 1926	Joseph L. Marcum	William L. Woodall	201
September 9, 1909	October 10, 1910	Burnell F. Saum	Donald J. Zimmerman	202
December 11, 1939	December 30, 1939	Joseph J. McGee, Jr.	W. M. Symon, Jr.	203
February 19, 1910	April 16, 1910	Charles S. Lewis	D. J. Schmechel	204
April 17, 1923	April 17, 1923	Aldo C. Zucaro	Robert N. Tyler	205
November 29, 1956	December 1956	Warren R. Whitted	Gerald G. Lundwall	206
August 14, 1956	September 27, 1956	Charles C. Zahorik	Constance G. Zahorik	207
July 22, 1936	July 22, 1936	Harry G. Bubb	David R. Carmichael	208
March 28, 1911	March 28, 1912	Wallace B. Schmitz	F. Donald Gibson	209
June 10, 1930	July 10, 1930	Aubrey K. Reid, Jr.	John H. Budd	210
August 6, 1965	February 18, 1966	Aubrey K. Reid, Jr.	John H. Budd	211
February 24, 1847	May 25, 1847	Frank K. Tarbox	Isabel R. Wilson	212
January 12, 1948	January 12, 1948	Stanley Beyer	Daniel J. Disipio	213
.... 1903	 1903	Benjamin L. Jenkins	Edgar F. Nicodemus	214
January 6, 1978	March 1, 1978	Roderic H. Ross	Robert J. Sarlo	215
July 9, 1940	July 11, 1940	Albert Ries, Jr.	Leon Hunter, Jr.	216
January 31, 1973	January 1, 1975	Paul T. Bourdeau	Keith D. Robbins	217

(6) Location of U.S. Branch
(7) United States Manager.

TABLE 1—LIST OF COMPANIES WITH DATES BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Foreign and Alien Companies-Cont.	
218	Phoenix Mutual Life Insurance Co.	Hartford, Conn.
219	Physicians Life Insurance Co.	Omaha, Neb.
220	Pilot Life Insurance Co.	Greensboro, N.C.
221	PM Life Insurance Co.	Armonk, N.Y.
222	Presbyterian Ministers' Fund	Philadelphia, Pa.
223	Provident Alliance Life Insurance Co.	Newport Beach, Cal.
224	Provident Life & Accident Insurance Co.	Chattanooga, Tenn.
225	Provident Life & Casualty Insurance Co.	Chattanooga, Tenn.
226	Provident Mutual Life Insurance Company of Philadelphia	Philadelphia, Pa.
227	Provident National Assurance Co.	Chattanooga, Tenn.
228	Providers Benefit Life Insurance Co.	Bala Cynwyd, Pa.
229	Pruco Life Insurance Co.	Phoenix, Ariz.
230	Puritan Life Insurance Co.	Johnston, R.I.
231	Reliance Standard Life Insurance Co.	Rolling Meadows, Ill.
232	Republic National Life Insurance Co.	Dallas, Texas
233	Republic—Vanguard Life Insurance Co.	Dallas, Texas
234	Royal Life Insurance Company of America	Hartford, Conn.
235	SAFECO Life Insurance Co.	Seattle, Wash.
236	St. Paul Life Insurance Co.	Woodbury, Minn.
237	Security of America Life Insurance Co.	Reading, Pa.
238	Security Benefit Life Insurance Co.	Topeka, Kan.
239	Security Connecticut Life Insurance Co.	Avon, Conn.
240	•Security Life of Denver Insurance Co.	Denver, Colo.
241	Security Mutual Life Insurance Company of New York	Binghamton, N.Y.
242	Sentry Life Insurance Co.	Stevens Point, Wis.
243	Shenandoah Life Insurance Co.	Roanoke, Va.
244	•SMA Life Assurance Co.	Dover, Del.
245	Southland Life Insurance Co.	Dallas, Texas
246	Southwestern Life Insurance Co.	Dallas, Texas
247	Springfield Life Insurance Company, Inc.	Brattleboro, Vt.
248	Standard Security Life Insurance Co. of New York	New York, N.Y.
249	State Farm Life Insurance Co.	Bloomington, Ill.
250	State Life Insurance Co.	Indianapolis, Ind.
251	State Mutual Life Assurance Co. of America	Worcester, Mass.
252	Stuyvesant Life Insurance Co.	Allentown, Pa.
253	Sun Life Assurance Company of Canada (U.S.)	Wilmington, Del.
254	Sun Life Assurance Company of Canada (U.S. Branch)	Toronto, Canada
255	Sun Life Insurance Co. of America	Baltimore, Md.
256	Surety Life Insurance Co.	Salt Lake City, Utah
257	Teachers Insurance & Annuity Association of America	New York, N.Y.
258	Teachers Protective Mutual Life Insurance Co.	Lancaster, Pa.
259	Time Insurance Co.	Milwaukee, Wis.
260	Transamerica Life Insurance and Annuity Co.	Los Angeles, Cal.
261	Transamerica Occidental Life Insurance Co.	Los Angeles, Cal.
262	Transport Life Insurance Co.	Fort Worth, Texas
263	Travelers Insurance Co.	Hartford, Conn.
264	Uniguard Olympic Life Insurance Co.	Bellevue, Wash.
265	Union Central Life Insurance Co.	Cincinnati, Ohio
266	Union Fidelity Life Insurance Co.	Trevose, Pa.
267	Union Labor Life Insurance Co.	Rockville, Md.
268	Union Mutual Life Insurance Co.	Portland, Me.
269	Unionmutual Stock Life Insurance Co. of America	Portland, Me.
270	Union Security Life Insurance Co.	Atlanta, Ga.
271	United American Insurance Co.	Dallas, Texas
272	•United Benefit Life Insurance Co.	Omaha, Neb.

•(240) Formerly Security Life & Accident Company. Effective July 15, 1981.
•(244) Formerly American Variable Annuity Life Assurance Company. Effective January 1, 1982.
•(272) Changed name to United of Omaha Life Insurance Company. Effective January 11, 1982.

OF INCORPORATION AND COMMENCEMENT OF
PRESIDENTS AND SECRETARIES

Incorporated			Commenced Business			President	Secretary	
May		1851	May		1851	John Gummeri	....	218
January	15,	1970	January	28,	1970	Robert A. Reed	John A. Aita	219
....		1890	July		1903	Louis C. Stephens, Jr.	W. Linville Roach	220
January	25,	1967	December	15,	1967	John F. Todd	Vincent H. Venske	221
....		1759	....		1761	Robert J. Lamont	Mary P. Capuzzi	222
August	6,	1968	January	2,	1969	Jack M. Trapp	Philip J. Cullen	223
....		1910	....		1887	Hugh C. Hanlin	Charles T. Cady	224
....		1951	....		1952	Hugh C. Hanlin	Charles T. Cady	225
March	22,	1865	June		1865	John A. Miller	James F. Sutor	226
....		1967	....		1967	Winston W. Walker	Jerry M. Cannon	227
March	26,	1969	December	22,	1969	Harry T. Dozer	Allison Lit	228
December	23,	1971	January	1,	1976	Richard A. Yorks	David H. Fredricks	229
April	18,	1907	November	12,	1907	Robert W. Patin	Cynthia L. Gordan	230
April	2,	1907	April	15,	1907	Charles P. O'Brien	Elliot Wohl	231
August	30,	1930	November	24,	1928	Howard L. Korn	Robert R. Jackson	232
January	8,	1965	October	5,	1965	John F. Knight	T. G. Bradley	233
May	1,	1957	September	18,	1963	William C. Simpson	Joseph A. Bambury, Jr.	234
January	23,	1957	April	5,	1957	Roger H. Eigsti	W. D. Hammersla	235
January	2,	1973	October	1,	1973	Richard L. Gunderson	Daivd C. Storlie	236
February	19,	1963	April	23,	1963	David B. Regar	Melvin W. Oyler	237
February	22,	1892	February	22,	1892	Archie R. Dykes	Larry D. Armel	238
August	2,	1955	August	2,	1955	Ronald D. Jarvis	Monique M. Martin	239
November	19,	1949	May	12,	1950	Fredrick A. Deering	Shelby F. Harper	210
November	6,	1886	January	3,	1887	Paul H. Pearson	Robert W. Byron	241
October	23,	1958	November	11,	1958	Wm. R. Schwantes	Thomas J. Maney	242
December	23,	1914	February	1,	1916	William R. Battle	Wm. S. Hubard	243
July	26,	1974	January	31,	1967	John M. Quilan	Shiela B. St. Hilaire	244
October	3,	1908	April	26,	1909	Max T. Murray	Russell B. James	245
March	10,	1903	July	4,	1903	Jon B. White	Don D. Stubblefield	246
November	9,	1959	November	13,	1959	Benjamin F. Jones	Francis R. Kimball	247
June	28,	1957	December	22	1958	Vincent R. Serrecchia	Alan F. Liebowitz	248
January	16,	1929	April	19,	1929	Edward B. Rust	C. R. Charleston, Jr.	249
September	5,	1894	September	24,	1894	William J. Sullivan	David A. Martin	250
March	16,	1844	June	1,	1845	Fredrick Fedeli	Richard J. Baker	251
May	11,	1953	June	30,	1953	Dale A. Dodge	David A. Hopkins	252
....		1970	....		1973	George F. S. Clarke	Bonnie S. Angus	253
....			(U.S.)		1895	(7) George L. Meltzer	(6) Wellesley Hills, Mass.	254
January	12,	1897	June	5,	1890	Gerhardt M. Hoff	Paul F. Wiesner, Sr.	255
March	31,	1936	March	31,	1936	Lewis J. Ellsworth	David H. Payne	256
March	4,	1918	May	17,	1918	James G. MacDonald	Louis R. Garcia	257
May	11,	1912	May	11,	1912	Faber W. Stevenson	William R. Bonner	258
February	11,	1910	March	6,	1910	Carrol Lewis	John E. Krick	259
April	14,	1966	November	2,	1966	Gilbert F. Cronin	Agnes L. Hill	260
June	30,	1906	August	14,	1906	Meno T. Lake	Agnes L. Hill	261
July	2,	1958	September	15,	1958	John T. Sharpe	Thomas G. Cole	262
June	17,	1863	April	1,	1864	Edward H. Budd	John R. Kennedy	263
March	7,	1940	March	13,	1940	Ernest R. Porter	Daniel J. Jacques	264
....		1867	....		1867	Harry Rossi	David F. Westerbeck	265
January	8,	1958	June	3,	1958	John M. Cooney	Virginia L. Alexander	266
October	26,	1925	May	1,	1927	Daniel E. O'Sullivan	Richard F. Walsh	267
July	17,	1848	October	1,	1849	Colin C. Hampton	James F. Keenan	268
August	24,	1966	September	3,	1966	Colin C. Hampton	Viola J. Vlahakos	269
May	2,	1955	May	10,	1955	James R. Ross	Williamson A. Taffar	270
June	23,	1947	August	13,	1947	Russell B. Donovan	Janis Childers	271
August	9,	1926	November	26,	1926	Conrad S. Young	Thomas J. Skutt	272

(6) Location of U.S. Branch
(7) United States Manager.

TABLE 1—LIST OF COMPANIES WITH DATES
BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Foreign and Alien Companies—Cont.	
273	United Family Life Insurance Co.	Atlanta, Ga.
274	United Insurance Co. of America	Chicago, Ill.
275	United Investors Life Insurance Co.	Kansas City, Mo.
276	United Life & Accident Insurance Co.	Concord, N.H.
277	United Mutual Life Insurance Co.	New York, N.Y.
278	United Services Life Insurance Co.	Washington, D.C.
279	United States Life Insurance Co. in the City of New York	New York, N.Y.
280	Unity Mutual Life Insurance Co.	Syracuse, N.Y.
281	Universal Underwriters Life Insurance Co.	Kansas City, Mo.
282	University Life Insurance Co. of America	Indianapolis, Ind.
283	Urbaine Life Reinsurance Co.	New York, N.Y.
284	USAA Life Insurance Co.	San Antonio, Texas
285	Utica National Life Insurance Co.	New Hartford, N.Y.
286	Valley Forge Life Insurance Co.	Reading, Pa.
287	Variable Annuity Life Insurance Co.	Houston, Texas
288	Volunteer State Life Insurance Co.	Chattanooga, Tenn.
289	Washington National Insurance Co.	Evanston, Ill.
290	Washington National Life Insurance Company of New York	New York, N.Y.
291	Washington Square Life Insurance Co.	Philadelphia, Pa.
292	Western Life Insurance Co.	Woodbury, Minn.
293	Western National Life Insurance Co.	Amarillo, Texas
294	Westfield Life Insurance Co.	Westfield Center, Ohio
295	William Penn Life Insurance Company of New York	Great Neck, N.Y.
296	Wisconsin National Life Insurance Co.	Oshkosh, Wis.
297	Zurich American Life Insurance Co.	Schaumbury, Ill.
298	Zurich Life Insurance Co.	New York, N.Y.

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
September 14, 1940	November 6, 1940	Forrest L. Maddox	John E. Edwards	273
October 15, 1927	April 25, 1928	Anderson Kelley	Thomas H. Maloney	274
September 27, 1961	October 9, 1961	John S. Beckman	James L. Sedqwick	275
April 2, 1913	July 14, 1914	John F. Swope	Fredrick H. Condon	276
January 1, 1945	January 2, 1945	James L. Howard	Madison S. Jones	277
March 10, 1937	January 28, 1939	Leslie P. Schultz	John J. Jaskot	278
February 1850	March 1850	Gordon E. Crosby, Jr.	John G. Kelly	279
.... 1903	 1905	John F. X. Mannion	Adele Osinski	280
December 21, 1964	October 1, 1965	Eugene M. Lynn	John A. Magers	281
September 20, 1954	March 1, 1955	Alfred W. Griffith	Ronald C. Davis	282
May 14, 1973	July 25, 1975	Andre R. Garmy	James T. Dunne	283
June 24, 1963	August 21, 1963	Robert F. McDermott	William McCrae	284
July 7, 1961	March 26, 1962	Jack Riffle	John P. Sullivan	285
August 9, 1956	December 1, 1956	Edward J. Noha	Thomas R. Igleski	286
August 21, 1968	May 1, 1969	John D. Hogan	Diane G. D'Agostino	287
October 9, 1903	November 3, 1903	William A. Simpson	Thomas F. Stimson	288
May 26, 1923	September 7, 1923	Ernest E. Cragg	George R. Lambert	289
October 23, 1962	May 29, 1964	Kendall L. Carver	Katherine L. Lee	290
January 8, 1958	October 1959	John A. Miller	Linda E. Senker	291
March 26, 1910	September 10, 1910	Richard L. Gunderson	David C. Storlie	292
June 1944	June 1944	Earl J. O'Keefe	Edward P. Oubre	293
February 26, 1963	April 23, 1963	Dale W. Smucker	Donald M. Wilder	294
September 12, 1962	February 23, 1963	Paul Goodman	Edgar E. Johnson	295
September 26, 1908	October 12, 1908	A. D. Arganbright	George S. Brown	296
July 14, 1960	July 21, 1960	Reginald MacJamieson	Paul E. Black	297
October 3, 1947	October 17, 1947	Reginald MacJamieson	Paul E. Black	298

TABLE 2—SUMMARY OF

	COMPANY	Admitted Assets	Total Liabilities	Capital Paid-Up	Total Surplus	Nationwide Life Insurance In-force*
	Domestic Companies (Co's of N.J.)					
1	Bankers National	$324,952,512	$291,809,041	$4,000,000	$29,143,471	$7,601,391
2	Charter Security	997,977,861	969,358,987	1,500,000	27,118,874	1,411,767
3	Colonial Life	359,459,912	329,653,542	1,320,000	28,486,370	4,297,560
4	Covenant Life	41,642,662	27,716,285	1,679,905	12,246,472	3,347,032
5	Eastern Mutual	889,073	548,491	....	340,582	6,018
6	Foundation Life			NOT AVAILABLE		
7	Garden State	37,314,412	26,613,130	2,013,447	8,687,835	355,739
8	Great American	531,596,088	488,641,131	1,100,000	41,854,957	682,801
9	Guarantee Mutual	3,310,657	2,653,580	....	657,077	15,411
10	Intercontinental Life	44,310,058	39,474,420	1,500,400	3,335,238	1,170,673
11	Mutual Benefit	6,619,043,719	6,415,678,811	....	203,364,908	46,159,754
12	NEN Life	44,438,925	21,317,685	1,500,000	21,621,240	....
13	New Jersey Life	41,808,529	36,889,196	1,100,000	3,819,333	854,831
14	Pension Life	14,002,500	9,647,655	1,500,000	2,854,925	380,960
15	Progressive Life	41,654,063	39,817,994	....	1,836,069	287,347
16	Prudential Insurance	62,498,540,371	60,084,581,866	....	2,413,958,505	456,174,631
17	Resources Life	43,200,751	37,616,700	2,000,000	3,584,051	1,977,550
	TOTALS	$71,644,142,173	$68,822,018,514	$19,213,752	$2,802,909,907	$524,723,465
	Foreign and Alien Companies					
18	Acacia Mutual	$852,235,695	$794,310,735	....	$57,924,960	$1,368,312
19	Acacia National	31,671,166	26,523,933	$1,500,000	3,647,233	223,307
20	Aetna Life Insurance & Annuity	2,036,235,598	1,831,713,225	1,100,000	203,422,373	3,513,443
21	Aetna Life Insurance	25,158,903,696	24,192,359,630	62,765,460	903,778,606	163,873,853
22	Agway Life	15,045,089	6,911,330	2,200,000	5,933,759	615,762
23	AIG Life	106,677,684	98,310,971	2,500,000	5,866,713	1,244,634
24	Alexander Hamilton	678,585,722	585,676,989	3,750,000	89,158,733	13,359,914
25	All American	650,672,499	589,976,082	4,181,899	56,514,518	11,034,814
26	Allstate Life	1,432,487,928	1,168,552,396	2,000,000	261,935,532	32,307,691
27	AM Life	34,337,964	23,885,851	1,500,000	8,952,113	1,232,679
28	Amalgamated Labor	11,317,798	8,259,349	1,105,000	1,953,449	306,396
29	American Bankers	272,111,415	252,663,089	4,472,341	14,975,985	11,039,956
30	American General, Del.	939,757,356	845,459,068	6,000,000	88,298,288	6,964,144
31	American General, N.Y.	255,281,542	227,600,923	1,500,000	26,180,619	3,165,829
32	American Health	328,524,508	257,118,992	3,000,000	68,405,516	7,129,006
33	American Heritage	202,670,157	176,382,633	3,311,315	22,976,209	7,691,806
34	American International	167,151,826	153,773,924	1,250,000	12,127,902	3,246,842
35	American Life	47,927,969	37,454,180	1,100,000	9,373,789	1,227,290
36	American National	2,520,231,328	2,176,254,631	30,832,449	313,144,248	17,516,380
37	American Progressive	9,739,672	5,747,991	1,500,000	2,491,681	19,460
38	American Republic	128,306,894	105,926,369	....	22,380,525	1,803,632
39	American States	124,754,698	106,792,009	2,178,862	15,783,827	4,089,945
40	American United	1,582,701,091	1,498,875,532	....	83,825,559	17,849,566
41	Amica Life	13,032,816	3,510,198	3,000,000	6,522,618	427,594
42	Anchor National	1,656,871,902	1,623,567,958	2,001,270	31,302,674	7,272,207
43	Association Life	38,062,573	20,703,821	1,500,000	15,858,752	2,440,038
44	Baltimore Life	261,439,995	241,484,359	....	19,955,636	1,386,745
45	Bankers Life, Ill.	1,367,927,084	1,070,418,261	10,000,000	287,508,823	8,323,557
46	Bankers Life, N.Y	$68,834,676	$56,865,372	$1,012,660	$10,956,644	$840,632
47	Bankers Life, Iowa	8,765,095,981	8,477,582,843	....	287,513,138	42,680,898
48	Bankers Life, Nebraska	836,931,243	769,057,557	....	67,873,686	4,665,654
49	Bankers Security	192,150,151	167,341,364	2,755,726	22,053,061	5,063,036
50	Beneficial Standard	205,461,437	157,545,313	4,709,585	43,206,539	1,901,935
51	Benefit Trust	172,484,498	150,916,024	....	21,568,474	2,575,739
52	Berkshire Life	465,916,170	434,203,894	....	31,712,276	2,902,289

*Last (000) omitted.

FINANCIAL CONDITION YEAR ENDING DECEMBER 31, 1981

NATIONWIDE		NEW JERSEY BUSINESS—DIRECT PREMIUMS AND LOSSES					
Life and Annuity Premiums Received	Accident and Health Premiums Received	Life Insurance In-Force	Life and Annuity Premiums Received	Life and Annuity Direct Claims Benefits Paid	Accident and Health Premiums Received	Accident and Health Claims Paid	
$67,910,796	$50,265	$943,081,793	$15,800,406	$12,854,168	$8,025	$3,163	1
476,506,180	50,622	216,998,000	71,642,166	15,529,539	50,027	....	2
49,407,672	45,586,852	1,006,763,225	16,506,454	8,763,555	5,536,365	6,809,296	3
12,867,233	3,690,440	205,733,211	1,619,162	540,387	996,902	794,503	4
108,342	10,122	6,018,425	109,647	32,302	10,224	3,019	5
			NOT AVAILABLE				6
2,274,054	156,167	153,372,232	1,872,282	996,716	152,997	50,182	7
158,993,723	692,963	20,220,112	8,655,043	2,688,012	49,203	48,773	8
610,888	192,930	15,411,000	605,928	132,491	193,545	92,551	9
17,114,670	34,711,906	728,746,567	6,371,813	2,751,723	9,264,917	4,287,283	10
536,075,941	211,123,576	2,071,657,812	38,162,676	24,913,076	9,122,000	5,481,253	11
....	....	....	....	....	....	....	12
8,603,371	47,748	173,005,241	3,168,023	3,424,831	25,589	29,437	13
6,237,088	4,105,172	256,525,497	1,762,851	410,896	2,272,071	967,265	14
9,240,055	1,027,512	242,050,000	7,601,228	2,417,544	967,849	588,413	15
5,142,099,279	3,163,025,723	43,187,391,143	496,234,821	601,165,391	199,769,805	176,079,965	16
23,350,582	....	....	....	....	....	....	17
$6,511,399,874	$3,464,471,998	$49,226,974,258	$670,112,500	$676,620,631	$228,419,519	$195,235,103	
$71,538,673	$736,737	$248,520,298	$4,180,713	$2,717,463	$31,723	$16,486	18
7,176,223	....	2,210,000	333,108	987,550	....	....	19
167,665,940	....	64,619,484	1,436,672	2,828,695	....	....	20
1,007,143,159	1,832,132,191	3,559,484,242	24,510,545	42,700,102	48,813,282	38,768,800	21
3,022,023	....	11,662,830	58,235	1,488	....	....	22
79,633,592	1,534,593	53,492,089	2,298,101	315,031	377,324	136,932	23
108,240,541	140,503,418	81,187,331	753,010	37,367	1,102,047	1,040,798	24
126,264,081	22,350,966	243,195,000	2,953,562	2,302,803	150,947	138,136	25
297,000,000	317,813,162	1,172,874,018	10,693,534	5,564,967	3,385,626	1,055,906	26
8,546,609	36,174	64,697,513	527,620	537,179	....	....	27
1,525,980	15,276,902	354,114	10,927	465	143,919	10,698	28
83,699,058	44,667,788	147,082,481	1,990,833	999,757	1,159,574	301,444	29
124,218,152	13,989,852	39,227,419	1,266,212	1,076,800	24,272	30,498	30
30,326,394	4,465,990	170,095,702	3,385,174	3,080,675	220,382	137,052	31
67,614,305	29,643,473	168,224,479	1,369,534	711,268	1,451,623	2,081,686	32
60,736,402	86,092,187	93,210,29[illegible]	682,131	352,296	510,826	532,792	33
52,755,855	17,285,583	119,592,872	6,214,875	627,684	41,196	61,758	34
9,222,899	234,217	69,820,475	722,897	264,087	26,530	5,689	35
280,840,897	90,217,967	99,983,037	1,929,349	1,047,483	292,059	388,400	36
520,894	5,530,583	3,031,420	42,305	15,020	561,810	349,718	37
10,465,306	41,316,496	25,713,275	147,216	30,526	247,581	382,442	38
28,185,565	9,839,804	17,631,320	12,282	....	....	....	39
128,783,973	47,582,016	147,479,163	2,009,878	839,534	107,971	112,520	40
1,615,083	....	19,193,006	73,599	....	....	....	41
18,399,927	4,991	280,575,176	1,328,569	14,379,096	....	....	42
9,910,945	23,612,550	21,753	13,738	5,262	4,602	791	43
28,655,061	1,083,190	47,529,335	1,135,634	694,791	7,256	8,201	44
106,136,764	460,998,840	15,941,891	202,604	163,464	158,547	1,798	45
$12,921,748	$1,181,811	$7,663,968	$180,238	$210,670	$9,508	$29,811	46
721,747,571	399,153,253	1,033,668,186	14,695,579	6,769,328	2,439,786	2,248,536	47
46,814,947	17,256,793	46,872,128	636,258	922,393	10,241	19,225	48
59,205,804	1,636,608	361,538,083	2,497,277	1,576,626	183,285	98,333	49
20,883,953	29,444,662	25,752,991	1,792,652	952,162	2,471,797	631,340	50
19,234,691	96,305,434	26,207,000	155,974	51,390	193,159	113,759	51
47,282,342	8,508,483	178,730,386	3,468,848	1,528,807	718 372	230,395	52

TABLE 2—SUMMARY OF

	COMPANY	Admitted Assets	Total Liabilities	Capital Paid-Up	Total Surplus	Nationwide Life Insurance In-force*
	Foreign and Alien Companies—Cont.					
53	Boston Mutual	$ 164,432,643	$ 153,241,534	....	$ 11,191,109	$ 5,825,922
54	Business Men's	801,820,425	687,094,168	$12,000,000	102,726,257	15,459,812
55	Canada Life (U.S. Br.)	462,637,262	462,137,262	(3) 500,000	....	3,073,853
56	Capitol Life	1,648,060,206	1,458,609,784	2,000,000	187,450,422	11,578,125
57	Celtic Life	19,548,449	14,952,745	1,100,000	3,495,704	504,140
58	Centennial Life	102,399,262	93,892,649	1,500,000	7,006,613	2,147,404
59	Central National	305,916,909	186,029,496	1,100,000	118,787,413	6,381,426
60	Charter National	133,182,975	118,833,779	3,520,000	10,829,196	2,723,770
61	Chrysler Life	52,537,692	37,959,200	1,500,000	13,078,492	860,226
62	Cologne Life	119,291,680	97,238,535	2,000,000	20,053,145	31,171,494
63	Colonial Life	160,791,290	109,690,705	5,177,318	45,923,267	987,683
64	Colonial Penn	422,940,984	334,985,503	1,500,000	86,455,481	31,574,493
65	Colony Charter			NOT AVAILABLE		
66	Columbian Mutual	125,442,527	116,803,464	....	8,639,063	3,000,762
67	Columbus Mutual	538,819,854	491,344,505	1,100,000	46,375,349	4,637,777
68	Combined Insurance	1,094,654,842	828,508,628	28,338,567	237,807,647	7,494,711
69	Commercial Union	111,238,727	96,160,476	1,128,200	13,950,051	1,504,361
70	Companion Life	126,683,061	112,141,205	1,500,000	13,041,856	2,060,106
71	Confederation (U.S. Br.)	451,284,281	428,668,973	....	22,615,308	8,632,857
72	Connecticut General	15,103,331,662	14,492,865,131	29,891,610	580,574,921	90,809,773
73	Connecticut Mutual	5,818,321,590	5,499,503,812	....	318,817,778	29,553,555
74	Consumers Life	64,100,357	61,768,432	1,100,000	1,231,925	1,031,776
75	Continental American	319,036,393	277,581,961	3,870,760	37,583,672	1,567,254
76	Continental Assurance	3,323,162,945	3,081,724,692	21,830,865	219,607,388	28,804,867
77	Credit Life	199,543,028	183,765,302	1,200,000	14,577,726	11,592,785
78	Crown (U.S. Br.)	1,115,432,874	1,068,789,021	....	46,643,853	18,502,772
79	CUDIS Insurance	161,533,249	123,017,288	5,000,000	33,515,961	18,980
80	Cumberland Life	169,496,906	132,658,797	1,500,000	35,338,109	2,217,136
81	Cuna Mutual	401,292,160	304,329,170	....	96,962,990	36,120,104
82	Delaware American	29,882,411	20,740,338	2,200,000	6,942,073	449,564
83	Dominion Life (U.S. Br.)	155,195,672	154,763,516	....	432,156	21,271,238
84	Educators Mutual	64,913,086	59,855,435	....	5,057,651	1,133,080
85	E. F. Hutton	263,624,712	243,253,987	1,500,000	18,870,725	3,444,592
86	Empire State	42,656,022	39,217,583	....	3,438,439	334,258
87	Employers Life	204,707,835	190,658,152	1,250,000	12,799,683	2,712,126
88	Equitable American	35,399,837	29,242,767	1,500,000	4,657,070	1,760,125
89	Equitable Life, New York	36,758,159,587	35,559,683,448	....	1,198,476,139	223,874,676
90	Equitable, Virginia	327,329,320	269,594,493	10,013,964	47,720,863	1,865,558
91	Equitable, Des Moines	1,306,086,612	1,225,240,224	5,000,300	75,846,088	5,025,931
92	Equitable Variable	507,781,763	483,373,269	1,100,000	23,308,494	3,453,059
93	Executive Life	539,799,274	527,490,419	1,322,414	10,986,441	1,130,527
94	Family Life	107,505,750	78,548,507	2,123,680	26,833,563	7,546,537
95	Farm Family	156,757,932	146,394,041	1,200,200	9,163,691	983,174
96	Farmers and Traders	132,086,023	121,968,022	....	10,118,001	649,027
97	Federal Kemper	355,064,115	305,120,243	1,363,510	48,580,362	19,772,398
98	Federal Home	259,900,465	233,441,276	1,100,000	25,359,189	3,908,703
99	Federal Life	224,600,550	211,350,245	....	13,250,305	854,051
100	Fidelity and Guaranty	260,026,809	210,531,571	2,000,000	47,495,238	5,420,844
101	Fidelity Bankers	183,875,864	160,181,395	3,010,000	20,684,469	4,776,050
102	Fidelity Life	187,934,891	156,589,642	....	31,345,249	9,191,965
103	Fidelity Mutual	969,025,071	921,201,507	....	47,823,564	5,384,045
104	Fidelity Union	636,757,161	538,834,066	40,000,000	57,823,095	8,070,856
105	Fireman's Fund	424,931,351	355,302,074	2,000,000	67,629,277	7,818,156
106	First Colony	433,101,690	403,534,172	4,001,938	25,565,580	10,556,247
107	First Federated	24,234,777	17,126,922	1,188,000	5,919,855	1,750,467

*Last (000) omitted.

(3) Statutory Deposit.

FINANCIAL CONDITION YEAR ENDING DECEMBER 31, 1981

NATIONWIDE		NEW JERSEY BUSINESS—DIRECT PREMIUMS AND LOSSES					
Life and Annuity Premiums Received	Accident and Health Premiums Received	Life Insurance In-Force	Life and Annuity Premiums Received	Life and Annuity Direct Claims Benefits Paid	Accident and Health Premiums Received	Accident and Health Claims Paid	
$ 42,693,699	$17,939,801	$ 56,389,928	$ 197,036	$ 310,186	$1,507,776	$1,907,407	53
122,813,430	77,188,269	18,291,833	198,581	179,085	21,574	6,516	54
2,896,948	233,122	90,785,180	3,387,349	1,801,491	288,275	89,745	55
1,226,679,568	33,883,265	180,458,359	12,362,346	33,028,339	9,756	117,950	56
228,348	3,183,229	106,333,357	667,566	512,319	1,059,858	974,895	57
14,527,654	18,841,410	312,460	4,685	....	339,209	....	58
182,087,392	44,819,950	705,318,392	5,654,822	2,722,359	3,696,187	3,310,633	59
66,468,315	2,841,773	44,651,809	686,830	31,704	133,363	134,493	60
10,497,483	6,199,213	6,237,951	55,641	6,667	38,410	10,688	61
1,856,180,228	92,289,114	....	....	....	....	....	62
13,508,919	83,299,620	2,640,753	52,707	14,416	148,154	56,699	63
563,951,703	278,818,323	23,713,602	1,225,392	30,276	36,958	371,303	64
			NOT AVAILABLE				65
24,710,148	1,598,110	300,895,000	3,305,185	1,464,305	139,425	55,238	66
66,818,910	19,249,948	323,641,875	4,135,324	1,608,753	682,997	640,610	67
170,629,872	495,475,932	68,433,924	1,110,403	394,741	6,882,596	2,537,826	68
22,067,499	606,625	32,482,000	579,801	384,564	26,344	7,775	69
20,455,373	34,528,212	1,925,304,662	21,121,577	18,418,469	37,470,361	34,194,568	70
85,231,932	96,634,358	327,108,494	3,345,385	983,597	2,409,965	1,778,671	71
797,412,172	1,759,739,652	2,770,049,115	30,519,431	22,296,375	86,724,363	75,628,199	72
542,989,572	19,813,966	802,772,606	15,330,349	9,305,321	560,630	190,651	73
129,572	510,163	37,133,474	548,015	131,780	217,055	111,380	74
33,863,675	21,324,746	121,850,838	2,943,808	2,465,691	905,113	347,095	75
276,301,685	564,446,076	648,840,425	8,560,404	7,774,753	17,914,757	14,199,138	76
58,602,484	15,270,788	417,442,455	3,649,896	1,106,413	2,767,470	1,110,961	77
295,975,311	232,898,681	338,135,032	3,400,320	3,729,779	5,012,315	4,041,202	78
36,703	87,240,804	139,000	246	....	343,454	1,248	79
34,196,077	31,151,873	6,175,000	103,630	10,019	138,813	138,813	80
207,375,500	20,796,100	849,382,377	5,304,573	3,734,610	1,288,861	939,147	81
5,355,207	271,209	1,499,000	139,495	3,412	....	....	82
129,761,840	33,537,709	373,870,061	6,745,389	2,676,278	7,330,725	6,857,419	83
8,772,426	42,203,239	9,523,717	136,392	70,754	424,633	381,220	84
60,796,204	318,645	64,807,711	1,024,948	4,564	....	....	85
3,418,606	1,537,276	27,080,216	428,535	424,269	36,599	37,285	86
22,000,000	14,633,947	53,995,786	583,710	299,256	325,486	77,663	87
18,481,605	....	16,503,044	218,265	22,944	....	....	88
1,602,582,750	716,142,215	8,444,306,042	115,549,885	108,553,307	44,173,046	44,824,436	89
34,707,913	1,587,842	102,017,000	1,200,512	438,532	5,535	19,882	90
86,919,140	2,156,392	49,751,983	1,001,832	796,305	49,414	32,445	91
342,699,417	....	193,779,000	12,755,059	541,728	....	....	92
14,323,196	4,928	47,532,831	970,504	219,252	....	....	93
52,320,582	6,195,952	1,951,673	16,477	....	363	440	94
21,623,604	791,260	74,252,436	1,414,590	815,237	211,472	253,672	95
11,949,940	759,645	15,666,730	373,983	271,847	13,037	4,722	96
94,964,050	....	835,860,633	6,080,034	1,858,540	....	....	97
37,944,894	61,865,629	188,675,326	2,137,705	1,701,456	837,562	444,174	98
10,122,588	3,009,248	19,892,190	376,905	1,219,448	33,565	25,728	99
51,321,468	1,694,386	141,957,794	1,518,935	472,785	118,811	79,432	100
41,401,222	1,839,117	173,641,680	2,569,268	979,817	22,751	28,621	101
27,962,158	-975	....	....	....	....	....	102
104,814,140	6,823,702	235,027,475	4,940,613	2,472,700	308,054	30,045	103
99,557,125	....	70,661,518	782,593	339,862	....	....	104
70,953,033	167,911,802	365,631,201	2,240,745	3,082,155	2,024,948	840,660	105
123,574,772	1,431,060	223,925,291	7,581,133	1,405,506	183	....	106
5,950,799	-290,302	19,633,190	-328	37,033	-5,763	23,479	107

TABLE 2—SUMMARY OF

	COMPANY	Admitted Assets	Total Liabilities	Capital Paid-Up	Total Surplus	Nationwide Life Insurance In-force*
	Foreign and Alien Companies—Cont.					
108	First Investors	$ 37,717,970	$ 31,082,715	$1,250,000	$ 5,385,255	$ 621,644
109	F N Life	9,307,033	4,406,229	1,528,625	3,372,179	15,650
110	Ford Life	105,102,548	78,132,037	1,500,000	25,470,511	4,745,058
111	Foremost Life	63,609,866	42,755,584	1,500,000	19,354,282	1,142,041
112	Fort Dearborn	14,786,562	9,847,182	1,503,000	3,436,380	1,982,590
113	Franklin Life	2,569,738,015	2,184,338,015	42,004,094	343,395,906	16,419,410
114	General American	1,929,053,450	1,835,258,875	....	93,794,575	29,125,272
115	General Fidelity	40,713,175	14,474,699	1,200,000	25,038,476	258,265
116	General Reassurance	297,812,488	268,908,491	2,000,000	26,903,997	82,981,185
117	Gerber Life	17,781,155	10,001,452	1,504,250	6,275,453	572,111
118	Germantown Life	7,239,128	1,386,278	1,100,000	4,752,850	134,297
119	Globe Life	299,945,913	281,793,089	1,200,000	16,952,824	5,251,292
120	Government Employees	240,303,486	186,349,062	6,734,032	47,220,392	4,809,799
121	Great Southern	546,997,694	482,372,896	1,500,000	63,124,798	5,061,648
122	Great - West (U.S. Br.)	2,115,708,981	2,092,785,963	....	22,923,018	25,012,075
123	Guardian Insurance	126,686,075	109,150,151	2,000,000	15,535,924	....
124	Guardian Life	2,054,354,493	1,925,609,248	....	128,745,245	21,263,037
125	Harleysville Life	33,732,301	24,851,442	1,500,000	7,380,859	469,451
126	Hartford Life & Accident	454,105,433	330,707,749	2,000,000	121,397,684	14,686,676
127	Hartford Life Ins.	911,183,427	857,399,720	1,100,000	52,683,707	9,736,692
128	Hartford Variable	397,294,319	390,883,159	2,000,000	4,411,160	679,995
129	Health Service	48,470,306	30,337,178	2,500,000	15,633,128	303,153
130	Home, New York	1,992,716,269	1,834,722,837	....	157,993,432	16,391,786
131	Home, Wilmington	163,669,991	141,550,787	1,500,000	20,619,204	1,008,492
132	IDS Life	2,063,810,021	1,982,382,134	1,100,000	80,327,887	11,552,183
133	Independence Life	41,317,207	27,110,178	1,370,000	12,837,029	271,517
134	Indianapolis Life	641,830,548	581,941,493	....	59,889,055	5,466,042
135	Industrial Life	33,678,551	27,573,103	950,000	5,155,448	655,042
136	Integrity Life	14,259,388	7,350,133	1,500,000	5,409,255	303,881
137	Integrity National	16,637,048	13,162,374	1,100,000	2,374,674	250,025
138	Inter-Ocean	138,617,988	113,620,781	2,000,000	22,997,207	1,896,222
139	Investors Guaranty	37,244,070	35,891,303	1,106,304	246,463	2,695,437
140	Iowa State	10,637,711	6,784,706	....	3,853,005	295,544
141	J. C. Penney Life	158,888,956	92,187,872	1,100,000	65,601,084	2,799,378
142	John Alden	485,437,743	449,997,744	2,600,000	32,839,999	1,572,501
143	John Hancock Mutual	19,936,797,865	19,032,662,340	....	904,135,525	145,609,204
144	John Hancock Variable	29,096,697	7,038,253	2,000,000	20,058,444	609,030,855
145	Kansas City	902,838,128	832,899,502	23,120,850	46,817,776	5,427,136
146	Kentucky Central	380,520,942	333,607,678	5,754,807	41,158,457	5,710,670
147	Keystone Provident	211,371,868	200,926,832	1,507,500	8,937,536	1,191,109
148	Lafayette Life	227,009,276	208,757,947	....	18,251,329	4,955,416
149	Liberty Life Assur.	179,351,258	152,906,787	1,100,000	25,344,471	5,111,077
150	Liberty Life Ins.	527,641,900	470,601,785	9,920,000	47,120,115	7,624,659
151	Life of North America	874,217,997	670,443,422	2,010,000	201,764,575	11,938,372
152	Life of Virginia	1,542,039,889	1,346,361,755	17,579,745	178,098,389	15,014,010
153	Lincoln National Life	5,038,853,010	4,767,930,011	25,000,000	245,922,999	72,627,629
154	Lincoln National Pension	612,740,321	534,997,588	2,000,000	75,742,733	6,780,029
155	Loyalty Life	76,930,048	55,839,220	2,000,000	19,090,828	3,154,234
156	Lutheran Mutual	742,658,390	699,872,747	....	42,785,643	3,981,821
157	Maine Fidelity	14,337,417	10,914,413	1,453,000	1,970,004	839,030
158	Manhattan Life	605,998,863	579,816,237	6,683,247	19,499,379	11,014,829
159	Manufacturers (U.S. Br.)	2,238,099,541	2,172,111,716	2,000,000	63,987,825	15,102,011
160	Massachusetts General	108,419,796	88,030,914	4,204,222	16,184,660	788,614
161	Massachusetts Indemnity	200,965,520	171,348,142	2,485,100	27,132,278	9,496,930
162	Massachusetts Mutual	10,022,231,040	9,463,011,603	....	559,219,437	55,978,807

*Last (000) omitted.

FINANCIAL CONDITION YEAR ENDING DECEMBER 31, 1981

NATIONWIDE		NEW JERSEY BUSINESS—DIRECT PREMIUMS AND LOSSES					
Life and Annuity Premiums Received	Accident and Health Premiums Received	Life Insurance In-Force	Life and Annuity Premiums Received	Life and Annuity Direct Claims Benefits Paid	Accident and Health Premiums Received	Accident and Health Claims Paid	
$ 6,456,189	$ 268,794	$ 70,043,424	$1,148,954	$431,309	$ 45,414	$ 11,895	108
3,086,787	....	....	....	....	....	....	109
37,757,083	6,252,213	112,864,823	904,325	368,437	1,207,787	738,397	110
17,449,428	3,913,044	32,545,000	326,504	141,360	260,628	172,062	111
11,205,936	2,748,325	....	....	....	....	....	112
263,632,257	8,175,928	167,160,601	2,879,883	2,238,976	172,798	62,859	113
263,966,445	255,990,728	492,292,041	8,486,986	3,283,483	2,596,957	1,973,511	114
2,702,352	3,424,208	....	....	....	....	....	115
538,471,778	309,997,481	....	....	....	....	....	116
4,236,026	1,580,726	59,997,554	450,025	70,982	97,866	123,652	117
842,097	....	16,076,140	113,996	22,233	....	....	118
33,387,922	16,738,033	100,940,713	757,802	604,438	313,136	199,243	119
29,260,729	6,870,667	103,836,653	1,451,929	621,204	23,087	20,569	120
50,421,353	26,515,461	2,343,863	23,831	14,083	441	2,460	121
236,752,855	289,881,302	671,796,364	8,837,899	21,521,475	9,627,766	8,963,073	122
36,426,882	....	....	1,915,395	3,337,546	....	....	123
124,178,496	277,051,605	2,564,129,874	35,256,825	14,223,991	22,246,065	17,123,721	124
7,103,123	....	96,230,108	857,365	166,887	....	....	125
84,991,895	315,387,047	266,519,234	1,177,975	599,099	1,662,213	1,254,659	126
87,508,407	485,000	389,162,349	3,199,190	2,238,398	2,736,400	1,893,599	127
18,337,961	....	55,838	4,930	403,601	....	....	128
981,936	15,676,100	....	....	....	1,059,639	1,091,285	129
232,206,241	76,482,988	1,097,858,821	20,081,726	10,116,557	3,598,035	3,117,867	130
7,946,947	126,947	26,840,925	209,099	172,403	18,490	7,383	131
281,505,569	11,885,562	340,947,271	3,744,021	8,004,573	361,024	192,357	132
3,715,060	5,100,126	11,215,044	139,489	103,592	188,692	57,165	133
94,386,027	3,773,132	82,089,641	1,065,994	554,949	91,069	16,530	134
4,115,501	4,592,488	46,000	68,791	....	28,675	12,756	135
3,338,155	2,005,250	300,000	151,243	....	....	....	136
3,743,835	1,120,143	27,352,526	676,334	261,590	251,552	126,320	137
24,266,001	48,538,179	81,406,295	236,259	47,180	42,476	2,672	138
9,455,371	36,002	123,753,194	765,225	107,475	6,594	....	139
1,313,629	7,317,013	93,686	1,412	5,000	98,181	59,823	140
26,920,080	40,964,017	22,573,000	502,197	23,000	723,721	274,790	141
47,188,218	39,139,838	5,185,253	1,998,908	17,316	7,095	4,417	142
1,437,159,853	539,646,140	5,663,058,000	72,948,943	53,968,294	10,841,547	10,298,119	143
10,051,509	....	14,192,403	....	....	....	....	144
70,645,005	2,409,299	84,695,851	1,040,291	284,919	29,400	11,291	145
63,822,551	12,667,981	25,726,635	51,784	16,813	2,082	50	146
78,455,284	8,960	64,029,852	1,694,670	153,468	....	....	147
42,977,030	2,308,004	145,327,609	1,391,681	679,908	74,381	61,893	148
43,543,735	6,531,180	230,740,263	2,504,512	610,945	2,008,248	2,443,487	149
84,686,616	47,197,339	1,286,107	24,520	67,859	254	11,181	150
129,898,029	299,314,785	469,140,000	10,730,837	13,274,190	8,922,376	7,079,395	151
130,386,783	45,516,678	44,246,542	121,116	168,775	22,794	....	152
494,453,946	502,655,562	534,231,074	6,454,310	4,386,626	8,193,293	6,931,019	153
524,870,224	....	....	....	....	....	....	154
23,396,382	....	133,116,968	1,276,836	727,771	....	....	155
61,990,271	1,520,906	9,362,789	140,065	29,779	2,985	120	156
5,318,118	170	43,160,340	484,342	74,003	....	....	157
127,157,067	2,095,306	410,775,665	6,331,082	5,599,346	46,886	31,500	158
483,139,554	2,065,980	384,040,598	15,192,052	11,422,528	23,502	2,045	159
14,780,555	5,065,541	91,211,625	2,005,110	561,318	722,330	760,141	160
45,153,600	88,723,231	135,015,917	1,239,370	383,251	3,716,920	1,804,445	161
612,094,205	295,439,275	2,308,398,323	35,253,087	20,781,676	15,701,764	10,477,761	162

TABLE 2—SUMMARY OF

	COMPANY	Admitted Assets	Total Liabilities	Capital Paid-Up	Total Surplus	Nationwide Life Insurance In-force*
	Foreign and Alien Companies—Cont.					
163	MBL Life	$ 18,966,253	$ 14,230,493	$1,650,000	$ 3,085,760	$ 213,403
164	Mercantile and General	59,098,239	52,253,647	1,500,000	5,344,592	6,863,360
165	Metropolitan Insurance	557,949,675	524,217,063	2,000,750	31,731,862	....
166	Metropolitan Life	51,757,844,543	49,403,539,330	....	2,354,305,213	393,590,726
167	MIC Life	46,886,956	39,674,362	1,500,000	5,712,594	2,146,086
168	Midland Mutual	389,806,919	362,465,544	....	27,341,375	3,859,333
169	Midland National	226,812,352	198,111,771	1,503,750	27,196,831	4,230,712
170	Midwestern United	209,109,854	175,001,228	2,367,367	31,741,259	1,777,671
171	Ministers Life	115,035,653	104,640,846	....	10,394,807	864,845
172	Minnesota Mutual	1,933,112,485	1,789,664,392	....	143,448,093	43,481,070
173	MML Pension	10,432,677	7,729,398	1,500,000	1,203,279	....
174	Monarch Life	554,450,333	455,154,205	6,007,730	93,288,398	2,630,732
175	Montgomery Ward	150,044,689	97,180,342	1,520,000	51,344,347	5,951,115
176	Monumental Life	601,928,143	535,535,080	14,015,000	52,378,063	5,361,278
177	Munich American	61,575,120	45,435,762	3,000,000	13,139,358	6,199,627
178	Mutual, New York	8,388,961,415	7,947,462,227	....	441,499,188	42,827,888
179	Mutual of Omaha	1,523,453,104	1,127,475,393	....	395,977,711	3,329,930
180	Mutual Security	234,494,078	221,051,159	....	13,442,919	2,719,146
181	Mutual Trust	385,437,170	355,224,915	....	30,212,255	1,679,365
182	National Benefit	192,656,379	185,900,876	1,842,500	4,913,003	8,454,941
183	National-Ben Franklin	167,913,590	131,411,416	6,000,015	30,502,159	1,358,295
184	National Continental	33,368,314	7,370,719	1,500,000	24,497,595	7,208
185	National Fidelity	277,379,972	253,601,959	3,125,000	20,653,013	3,364,098
186	National Home	360,110,850	322,511,145	1,111,000	36,488,705	8,696,358
187	National Life	2,576,085,470	2,408,658,332	....	167,427,138	11,296,384
188	Nationwide Life	2,766,056,768	2,636,343,862	3,600,000	126,112,906	14,913,866
189	New England	7,273,819,449	6,843,535,860	....	430,283,589	34,991,635
190	New York Life	21,119,316,399	19,886,043,388	....	1,233,273,011	137,456,394
191	North American Company	430,096,911	324,290,605	2,000,000	103,806,306	10,530,054
192	North American Life & Cas.	459,008,484	420,068,084	20,000,000	18,940,400	10,322,560
193	North American Life As. (U.S. Br.)	318,666,294	309,735,795	(3) 400,000	8,530,499	5,257,236
194	North American Reassurance	384,204,013	338,597,357	3,000,000	42,606,656	55,428,277
195	North Atlantic	80,322,666	55,555,178	2,311,038	22,456,450	1,964,839
196	North Carolina	198,750,241	182,624,782	....	16,125,459	6,584,585
197	Northern National	41,453,902	36,673,862	1,440,621	3,339,419	1,103,281
198	Northwestern Mutual	12,154,317,799	11,426,766,858	....	727,550,941	70,133,741
199	Northwestern National	1,714,446,294	1,558,230,959	4,400,000	151,815,335	29,620,507
200	Occidental Life	158,115,064	141,752,606	2,500,000	13,862,458	2,012,139
201	Ohio Life	48,049,512	32,834,854	1,100,000	14,114,658	810,551
202	Ohio National	802,120,670	749,701,437	....	52,419,233	5,711,398
203	Old American	107,020,941	85,081,348	4,000,000	17,939,593	416,725
204	Old Line	289,097,555	232,917,513	1,728,000	54,452,042	15,704,067
205	Old Republic	168,612,318	138,781,764	1,828,432	28,002,122	5,938,649
206	Omaha Financial	29,453,555	22,783,226	1,500,000	5,170,329	1,844,604
207	Pacific Fidelity	195,196,194	182,366,821	1,500,000	11,329,373	483,257
208	Pacific Mutual	2,984,715,354	828,889,423	....	155,825,931	19,096,246
209	Pan-American	674,206,000	597,517,026	....	76,688,974	6,941,852
210	Paul Revere Life	814,841,333	759,296,329	9,800,000	45,745,004	5,721,773
211	Paul Revere Variable	331,184,799	327,610,864	1,100,000	2,473,935	193,469
212	Penn Mutual	3,963,401,761	3,762,274,394	....	201,127,367	19,407,860
213	Pennsylvania Life	322,634,650	284,556,549	1,516,449	36,561,652	2,041,844
214	Peoples Life	707,315,763	637,446,589	6,656,815	63,212,359	5,736,317
215	Philadelphia Life	872,763,406	829,626,854	1,500,000	41,636,552	16,275,911
216	Philadelphia-United	27,725,030	18,708,138	1,568,150	7,448,742	102,576
217	Phoenix Life	20,962,393	16,667,513	1,500,000	2,794,880	....

*Last (000) omitted.

(3) Statutory Deposit.

FINANCIAL CONDITION YEAR ENDING DECEMBER 31, 1981

NATIONWIDE		NEW JERSEY BUSINESS—DIRECT PREMIUMS AND LOSSES					
Life and Annuity Premiums Received	Accident and Health Premiums Received	Life Insurance In-Force	Life and Annuity Premiums Received	Life and Annuity Direct Claims Benefits Paid	Accident and Health Premiums Received	Accident and Health Claims Paid	
$ 1,151,032	....	$ 600,000	$ 3,211	....	....	....	163
27,507,238	$ 1,111,852	....	....	....	....	....	164
46,381,650	143,662,368	....	1,762,483	....	....	....	165
3,940,721,630	1,301,331,914	16,388,714,604	201,237,055	$243,786,135	$26,332,242	$27,805,823	166
25,009,202	9,997,364	....	....	....	....	....	167
40,451,982	27,194,204	179,273,364	2,988,187	2,428,957	502,425	596,866	168
50,600,080	1,771,220	161,214,537	2,115,366	225,933	602	588	169
12,188,911	266,836	4,158,306	86,535	505,552	....	....	170
13,433,453	10,120,355	19,970,027	394,437	171,483	117,431	65,351	171
288,172,303	17,963,832	1,145,390,378	5,377,457	2,782,181	236,349	147,489	172
5,138,352	....	....	....	....	....	....	173
38,140,707	53,528,428	81,733,541	1,291,665	1,576,810	3,370,463	1,786,776	174
50,459,269	45,046,746	41,478,333	151,713	235,413	13,501	30,174	175
64,089,995	15,616,049	46,354,594	420,220	200,278	464,499	15,931	176
30,406,022	394,079	....	....	....	....	....	177
559,525,213	148,292,857	1,171,792,684	20,592,298	11,811,339	4,985,183	2,670,828	178
21,246,991	1,338,891,738	....	....	....	18,727,406	12,739,692	179
32,194,814	22,911,108	21,924,058	135,397	24,036	29,590	21,888	180
26,921,577	132,950	34,190,913	725,473	630,853	12,166	672	181
19,126,627	26,640,162	673,548,000	4,389,095	2,764,767	2,946,133	1,762,705	182
12,550,996	7,825,804	202,329,136	2,168,830	1,362,402	2,668,680	1,392,477	183
92,338	....	....	....	....	....	....	184
55,994,176	3,338,238	58,916,378	1,525,153	1,350,724	168,779	61,234	185
48,018,212	168,471,494	403,577,575	4,580,855	1,416,440	9,164,459	5,361,028	186
194,150,930	10,484,261	489,979,298	10,003,694	5,278,245	588,945	96,699	187
162,272,238	1,543,211	157,355,673	3,342,476	3,252,606	1,365,641	999,770	188
624,681,468	185,356,896	1,700,439,855	32,767,382	18,285,616	9,325,495	6,484,137	189
2,151,399,321	322,429,900	4,012,072,690	63,237,054	33,745,585	8,636,962	7,527,335	190
64,819,983	26,639,240	304,167,792	1,777,712	1,505,115	722,877	789,537	191
131,491,399	20,869,530	50,948,243	976,848	485,572	339,662	42,463	192
53,107,920	10,094,528	284,476,028	3,460,526	1,332,868	328,326	66,560	193
103,927,139	34,846,868	....	....	....	....	....	194
19,380,064	48,111	42,284,257	641,153	829,047	....	....	195
52,452,203	13,744,514	24,912,099	582,844	224,298	75,704	63,322	196
7,432,391	....	15,213,504	90,223	113,708	....	....	197
1,193,299,107	47,727,906	1,561,794,242	26,281,543	12,972,636	1,211,652	235,838	198
224,942,690	75,092,966	286,306,175	1,498,138	1,009,109	837,586	615,060	199
18,874,155	3,697,188	5,468,537	73,062	60,534	10	....	200
9,625,414	....	101,927,754	1,599,570	604,193	....	....	201
75,507,813	4,069,097	34,852,235	241,341	287,063	10,815	4,684	202
19,234,478	18,403,237	1,108,962	70,768	79,108	330,919	132,337	203
75,992,361	2,563,335	505,237,457	2,204,265	260,893	....	....	204
21,635,424	3,783,294	174,413,127	1,181,218	1,271,359	471,788	820,927	205
16,731,505	10,207,239	93,300	248	....	41,869	22,467	206
8,145,617	538,645	58,948,602	558,213	310,180	4,491	6,678	207
359,623,444	368,646,271	262,126,253	17,370,000	15,971,912	9,389,235	6,364,574	208
87,751,051	85,040,246	167,324,180	2,021,711	387,508	15,806	48,796	209
50,066,648	130,063,660	117,306,377	1,240,550	1,083,085	4,949,815	1,561,224	210
6,770,757	....	20,058,542	189,488	587,359	....	....	211
278,240,780	60,784,665	768,676,441	13,539,604	13,545,612	1,194,631	1,143,748	212
28,837,690	78,653,872	34,840,865	660,774	329,731	528,105	152,829	213
84,231,507	6,407,702	82,060,675	819,798	791,481	32,463	12,688	214
163,571,415	46,943,118	825,267,292	8,246,703	6,125,482	1,949,680	2,279,054	215
3,521,933	115,017	....	7,183	6,166	....	....	216
2,050,193	-4,720	....	269,981	48,894	....	....	217

TABLE 2—SUMMARY OF

	COMPANY	Admitted Assets	Total Liabilities	Capital Paid-Up	Total Surplus	Nationwide Life Insurance In-force*
	Foreign and Alien Companies—Cont.					
218	Phoenix Mutual	$3,352,371,984	$3,197,052,590	....	$155,319,394	$33,513,245
219	Physicians Life	24,896,818	18,068,071	$ 1,300,000	5,528,747	289,779
220	Pilot Life	1,034,167,290	906,808,461	5,000,000	122,358,829	19,908,276
221	PM Life	16,375,077	11,706,056	2,000,000	2,669,021	311,927
222	Presbyterian Ministers'	243,611,462	221,612,688	....	21,998,774	1,332,500
223	Provident Alliance	243,107,450	147,851,214	2,000,000	93,256,236	4,649,773
224	Provident Life & Accident	1,951,239,589	1,722,612,064	29,531,040	199,096,485	2,887,196
225	Provident Life & Casualty	50,541,373	42,779,749	1,200,000	6,561,624	1,953,039
226	Provident Mutual	2,027,530,784	1,897,403,558	....	130,127,226	12,820,705
227	Provident National	202,381,851	180,379,217	1,000,000	21,002,634	....
228	Providers Benefit	29,086,438	14,175,487	2,000,000	12,910,951	130,839
229	Pruco Life	6,091,825	88,671	1,500,000	4,503,154	....
230	Puritan Life	180,145,492	127,368,053	2,750,000	50,027,439	22,050,031
231	Reliance Standard	446,867,556	413,122,775	1,334,025	32,410,756	2,518,428
232	Republic National	661,043,214	611,458,588	9,392,921	40,191,705	14,702,190
233	Republic-Vanguard	33,362,816	16,643,275	2,792,306	13,927,235	1,296,345
234	Royal Life	26,744,359	11,058,190	2,500,000	13,186,169	1,061,754
235	SAFECO Life	472,299,600	444,007,700	2,000,000	26,291,900	11,645,554
236	St. Paul Life	95,119,848	84,247,942	1,500,000	9,371,906	2,273,270
237	Security of America	60,712,120	48,588,524	2,043,778	10,079,818	1,602,563
238	Security Benefit	599,761,190	551,328,835	....	48,432,355	8,736,637
239	Security-Connecticut	242,347,834	208,145,704	2,916,469	31,285,661	38,576,724
240	Security Life	263,311,257	228,978,590	2,873,474	31,459,193	35,484,653
241	Security Mutual	326,695,273	308,148,415	....	18,546,858	4,198,542
242	Sentry Life	609,151,654	570,291,576	3,161,780	35,698,298	7,919,204
243	Shenandoah	244,698,836	229,386,390	....	15,312,446	3,784,650
244	SMA Life	152,065,680	140,223,390	1,504,000	10,338,290	1,321,288
245	Southland	904,817,672	813,929,487	7,500,000	83,388,185	7,657,075
246	Southwestern	1,829,673,903	1,708,991,008	1,500,000	119,182,895	10,760,632
247	Springfield	117,535,618	104,908,895	1,200,000	11,426,723	470,288
428	Standard	111,249,580	99,470,755	2,069,476	9,709,349	8,637,422
429	State Farm	3,759,828,815	3,193,949,647	3,000,000	562,879,168	58,479,552
250	State Life	146,990,134	133,393,547	....	13,596,587	832,859
251	State Mutual	2,551,755,328	2,436,158,159	....	115,597,169	16,813,247
252	Stuyvesant	87,662,275	64,823,810	1,500,000	21,338,465	2,263,465
253	Sun Life Assur., Delaware	117,991,789	106,725,474	2,700,000	8,566,315	....
254	Sun Life Assur. (U.S. Br.)	1,596,191,326	1,516,303,678	800,000	79,087,648	12,597,438
255	Sun Life Ins	479,832,564	442,737,396	5,636,400	31,458,768	3,261,711
256	Surety	78,520,222	72,352,358	1,775,821	4,392,043	1,906,853
257	Teachers Insurance	11,439,344,475	11,025,563,584	1,000,000	412,780,891	9,072,398
258	Teachers Protective	10,981,989	9,672,075	....	1,309,914	24,339
259	Time	221,349,716	169,015,766	1,802,686	50,531,264	4,353,633
260	Transamerica Life	1,322,677,872	1,290,743,036	1,000,000	30,934,836	3,243,449
261	Transamerica Occidental	2,601,873,791	2,427,247,441	25,000,000	149,626,350	123,624.304
262	Transport	135,542,223	121,706,477	8,012,714	5,823,032	3,429.367
263	Travelers	14,803,168,131	14,124,642,814	100,000,000	578,525,317	116,498,216
264	Uniguard Olympic	68,128,126	53,017,163	1,232,000	13,878,963	1,800,840
265	Union Central	1,267,147,803	1,177,695,872	....	89,451,931	9,738,902
266	Union Fidelity	109,202,486	96,659,893	1,100,000	11,442,593	879,773
267	Union Labor	892,502,767	861,033,385	2,020,450	29,448,932	5,519,744
268	Union Mutual Life	2,148,510,474	2,025,363,279	....	123,147,195	5,716,330
269	Unionmutual Stock	378,667,273	344,634,430	1,500,000	32,532,843	9,734,735
270	Union Security	54,784,964	36,940,709	3,2000,000	14,644,255	2,440,861
271	United American	165,381,545	106,063,931	1,200,000	58,117,614	3,120,482
272	United Benefit	1,932,884,372	1,779,544,790	9,000,000	144,339,582	32,479,702

*Last (000) omitted.

FINANCIAL CONDITION YEAR ENDING DECEMBER 31, 1981

NATIONWIDE		NEW JERSEY BUSINESS—DIRECT PREMIUMS AND LOSSES					
Life and Annuity Premiums Received	Accident and Health Premiums Received	Life Insurance In-Force	Life and Annuity Premiums Received	Life and Annuity Direct Claims Benefits Paid	Accident and Health Premiums Received	Accident and Health Claims Paid	
$477,695,473	$139,890,600	$2,356,885,939	$34,828,069	$13,810,855	$14,416,886	$16,100,144	218
12,716,832	....	2,509,142	73,659	1,061	....	....	219
162,606,673	326,575,999	80,702,609	268,288	219,401	466,146	495,047	220
2,253,237	8,800,790	1,896,396	35,348	33,968	2,033	....	221
18,945,285	....	38,717,971	702,164	304,320	....	....	222
38,048,712	31,790,229	334,435,632	890,618	566,465	292,512	77,389	223
277,689,361	516,743,309	1,038,133,620	11,521,108	4,957,139	9,850,256	5,814,947	224
5,768,018	20,082,789	79,620,025	357,034	186,772	552,610	232,690	225
101,698,907	85,367,747	1,058,142,485	17,488,843	11,805,568	4,648,753	2,755,684	226
1,348,849	....	....	19,016	22,587	....	....	227
2,798,271	58,284	....	....	....	....	....	228
....	112,600	....	....	....	18,142	....	229
138,348,495	212,091,376	455,063,059	3,598,722	533,722	178,453	90,873	230
110,088,054	33,574,872	129,428,000	17,773,813	676,795,000	2,822,915	2,000,389	231
123,071,791	174,803,973	123,552,642	1,573,762	692,824,000	1,454,379	1,343,551	232
18,820,669	771,530	103,436,623	387,910	151,792	4,518	5,713	233
3,770,419	....	8,226,420	54,441	482	....	....	234
138,959,610	56,906,220	177,386,206	2,372,918	1,256,826	486,027	196,291	235
15,890,201	21,691,465	10,083,849	80,798	43,739	71,912	19,129	236
10,430,928	15,106,026	63,238,000	896,582	244,142	448,944	118,894	237
-783,768	83,589,344	90,647,785	856,250	1,754,257	86,303	40,871	238
246,754,758	1,602,952	576,184,579	5,921,801	2,152,369	18,215	9,358	239
1,235,716,822	714,439	24,796	773,649	20,623	46	....	240
39,500,229	6,568,848	464,484,550	5,154,288	2,285,844	471,064	294,062	241
63,792,083	138,538,126	79,598,068	1,079,936	468,247	1,690,037	1,363,381	242
38,015,875	4,522,397	42,181,781	729,464	2,167,981	66,636	22,629	243
3,345,556	14,669,655	19,358,050	91,904	13,782	331,190	289,864	244
94,144,830	97,754,056	2,806,203	39,915	17,714	1,342	2,815	245
162,117,537	45,418,982	22,176,000	420,942	1,071,664	15,014	21,683	246
18,143,026	9,976,778	9,524,683	1,018,318	160,098	244,041	94,790	247
97,667,789	7,833,214	207,799,282	2,369,440	1,169,334	229,275	193,497	248
596,738,425	....	880,602,837	9,494,222	4,185,248	....	....	249
13,567,685	1,058,031	4,049,144	48,699	16,135	4,581	2,499	250
203,290,203	155,341,389	385,945,379	5,674,200	6,280,628	3,410,909	2,518,850	251
2,387,034	-4,844,708	86,084,471	595,949	251,612	715,251	531,389	252
6,595,909	....	....	188,166	83,771	....	....	253
131,641,051	33,166,593	579,254,757	8,504,743	5,212,756	517,654	418,941	254
90,210,540	2,028,262	200,219,371	6,441,072	4,105,320	167,536	116,475	255
13,974,350	245,649	14,513,732	22,270	....	190	....	256
1,733,197,765	58,760,529	362,528,482	44,702,271	7,440,606	3,093,938	2,370,434	257
504,647	3,477,356	766,760	8,948	18,924	479,764	447,453	258
31,853,436	11,030,374	24,412	70,135	17,414	56,236	34,427	259
1,069,293,246	....	29,458,832	287,783	856,240	....	....	260
543,110,491	678,545,472	779,479,000	7,579,206	5,196,678	6,707,065	6,910,760	261
35,677,535	19,190,004	35,568,920	1,357,955	357,291	8,967	855	262
839,063,897	1,790,520,697	4,317,661,000	33,769,682	37,386,762	60,701,516	49,522,401	263
13,004,885	1,586,220	1,317,043	19,485	799	92	772	264
126,137,885	34,766,740	159,258,926	2,828,553	3,800,171	215,240	158,614	265
10,284,488	88,745,100	92,900,872	841,075	228,082	3,124,141	1,334,134	266
40,193,289	301,856,155	162,330,000	1,563,119	1,436,523	10,356,329	9,034,351	267
74,965,662	97,349,952	171,259,000	2,575,246	2,249,216	8,601,247	4,874,872	268
39,106,707	177,677,034	150,105,000	657,114	585,491	6,240,708	1,225,398	269
10,666,069	9,540,094	69,671,284	383,594	307,963	356,542	410,072	270
30,737,470	63,241,336	3,107,700	198,752	60,436	297,362	154,987	271
213,251,847	230,826	381,199,876	4,733,087	2,591,989	3,631,387	3,368,384	272

TABLE 2—SUMMARY OF

	COMPANY	Admitted Assets	Total Liabilities	Capital Paid-Up	Total Surplus	Nationwide Life Insurance In-force*
	Foreign and Alien Companies—Cont.					
273	United Family	$ 175,766,390	$157,314,337	$ 2,840,000	$ 15,612,053	$1,344,410
274	United Insurance	1,086,703,841	787,806,761	18,732,020	280,165,060	7,852,556
275	United Investors	102,701,952	60,498,157	1,000,000	41,203,795	7,376,280
276	United Life	246,630,095	229,925,323	1,828,000	14,876,772	3,966,447
277	United Mutual	10,590,513	10,190,927	....	399,586	....
278	United Services	394,528,881	337,591,246	5,667,924	51,269,711	3,272,600
279	United States	568,728,491	509,312,185	3,961,316	55,454,990	8,757,010
280	Unity Mutual	102,389,275	98,884,545	....	3,504,730	857,701
281	Universal Underwriters	20,646,442	7,513,337	1,500,000	11,633,105	586,939
282	University Life	147,416,835	138,664,409	1,200,000	7,552,426	2,113,007
283	Urbaine Life	11,130,329	4,976,344	1,100,000	5,053,985	503,462
284	USAA Life	227,144,015	195,170,086	1,100,000	30,873,929	7,375,599
285	Utica National	7,241,330	2,418,182	1,250,000	3,573,148	86,630
286	Valley Forge	66,242,921	47,666,687	1,100,000	17,476,234	2,393,665
287	Variable Annuity	2,034,997,393	1,985,998,692	3,575,000	45,423,701	6,004
288	Volunteer	244,985,347	227,921,748	3,000,000	14,063,599	2,736,813
289	Washington National Ins.	1,136,153,453	1,027,133,805	250,036,850	83,982,798	14,958,693
290	Washington National Life	82,513,776	77,891,010	1,500,000	3,122,766	506,097
291	Washington Square	10,981,497	6,385,987	1,200,000	3,395,510	83,029
292	Western Life	376,075,728	336,577,994	5,000,000	34,497,734	5,996,829
293	Western National	300,578,147	287,984,533	1,500,000	11,093,614	1,197,033
294	Westfield Life	41,668,531	27,711,165	1,500,000	12,457,366	907,104
295	William Penn	51,039,726	46,099,338	504,000	4,436,388	3,031,486
296	Wisconsin National	125,414,894	100,479,604	3,000,000	21,935,290	1,495,509
297	Zurich American	22,664,792	17,483,779	1,100,000	4,081,013	701,633
298	Zurich Life	10,330,074	6,382,130	1,100,000	2,847,944	84,556
	Totals	$393,158,300,031	$368,234,134,263	$1,050,163,736	$23,874,002,032	$4,182,262,601
	Aggregates	$464,802,442,204	$437,056,152,777	$1,069,37[illegible],488	$26,676,911,939	$4,706,986,066

*Last (000) omitted.

FINANCIAL CONDITION YEAR ENDING DECEMBER 31, 1981

NATIONWIDE		NEW JERSEY BUSINESS—DIRECT PREMIUMS AND LOSSES					
Life and Annuity Premiums Received	Accident and Health Premiums Received	Life Insurance In-Force	Life and Annuity Premiums Received	Life and Annuity Direct Claims Benefits Paid	Accident and Health Premiums Received	Accident and Health Claims Paid	
$ 34,100,447	$ 2,758,598	$ 868,800	$ 12,492	$ 5,140	$ 347	....	273
178,837,000	98,872,767	65,235,655	1,619,489	402,599	275,693	$ 120,984	274
35,186,384	....	59,037,263	350,315	86,818	....	....	275
38,394,360	15,035,021	348,051,599	4,498,836	1,987,475	1,901,855	684,597	276
....	....	....	....	....	....	....	277
26,543,833	....	52,437,146	471,490	343,130	....	....	278
104,770,689	63,647,483	928,355,135	10,773,206	5,571,376	9,953,691	5,795,885	279
21,881,656	1,926,788	109,718 797	2,011,876	567,958	23,492	24,571	280
7,204,282	113	7,013,851	62,260	....	785	....	281
16,904,508	556,692	88,664,000	639,837	69,269	....	2,167	282
2,890,341	....	....	....	....	....	....	283
51,559,272	....	235,797,253	2,225,077	393,573	....	....	284
517,195	107,995	....	22	....	....	....	285
13,322,283	824,224	44,822,249	428,332	186,489	13,942	2,200	286
34,225,349	....	....	1,134,291	9,225,373	....	....	287
29,296,531	2,571,148	6,502,225	100,021	37,322	278	....	288
148,560,928	175,122,309	632,711,000	12,920,268	4,368,849	18,360,007	12,842,685	289
10,897,075	128,801	32,870,000	2,301,396	880,481	330	....	290
-211,245	-16,376	6,226,986	103,081	54,679	....	1,474	291
50,649,984	45,176,281	136,611,301	1,157,286	1,049,738	671,677	338,742	292
64,141,714	739,207	3,213,159	317,294	79,468	....	....	293
8,520,761	....	1,644,466	19,490	2,079	....	....	294
10,374,445	1,093,021	603,310	3,857,194	1,829,960	41,821	63,039	295
17,054,962	4,310,056	78,015,885	1,547,774	796,731	6,009	970	296
3,141,882	2,891,093	14,936,067	226,358	79,648	166,294	2,934	297
1,515,098	294,933	195,660	3,253	375	....	....	298
$42,897,173,634	$23,429,497,461	$11,992,607,622	$1,384,870,048	$2,436,115,439	$680,358,078	$542,043,886	
$49,408,573,508	$26,893,969,459	$61,219,581,880	$2,054,982,548	$3,112,736,070	$908,777,597	$737,278,989	

Fraternal Benefit Societies

Abstracts of Annual Statements for the Year Ending December 31, 1981

TABLE 1—LIST OF SOCIETIES WITH DATES BUSINESS, AND NAMES OF

	SOCIETY	LOCATION
	Societies of New Jersey	
1	Greek Catholic Carpatho-Russian Benevolent Ass'n Liberty	Perth Amboy
2	St. George Catholic Union	Perth Amboy
3	Slovak Catholic Sokol	Passaic
4	Slovak Gymnastic Union Sokol of the United States of America	East Orange
5	Sons of Poland, Association	Jersey City
6	Ukranian National Association, Inc.	Jersey City
	Societies of Other States	
7	Aid Association of Lutherans	Appleton, Wis.
8	Association of Lithuanian Workers	Ozone Park, N.Y.
9	Baptist Life Association	Buffalo, N.Y.
10	*Ben Hur Life Association	Crawfordsville, Ind.
11	Bnai Zion	New York, N.Y.
12	Brith Sholom	Philadelphia, Pa.
13	Catholic Knights of St. George	Pittsburgh, Pa.
14	Croatian Fraternal Union of America	Pittsburgh, Pa.
15	Czechoslovak Society of America	Berwyn, Ill.
16	Danish Brotherhood in America	Omaha, Neb.
17	Federation Life Insurance of America	Milwaukee, Wis.
18	First Catholic Slovak Ladies Association of the U.S. of America	Cleveland, Ohio
19	First Catholic Slovak Union of U.S. of A. and Canada	Cleveland, Ohio
20	First Slovak Wreath of the Free Eagle	Bridgeport, Conn.
21	Greater Beneficial Union of Pittsburgh	Pittsburgh, Pa.
22	Greek Catholic Union of the U.S.A.	Munhall, Pa.
23	Hungarian Reformed Federation of America	Washington, D.C.
24	Independent Order of Foresters (The)	Ontario, Canada
25	Independent Order of Vikings	Chicago, Ill.
26	Knights of Columbus	New Haven, Conn.
27	*Labor Zionist Alliance	New York, N.Y.
28	Ladies Pennsylvania Slovak Catholic Union	Wilkes-Barre, Pa.
29	Lithuanian Alliance of America	Wilkes-Barre, Pa.
30	Lithuanian Catholic Alliance	Wilkes-Barre, Pa.
31	Loyal Christian Benefit Association	Erie, Pa.
32	Luthern Brotherhood	Minneapolis, Minn.
33	Modern Woodmen of America	Rock Island, Ill.
34	Moses Life Insurance Association	Charlotte, Va.
35	Most Excellent Assembly of the Artisans Order of Mutual Protection	Philadelphia, Pa.
36	Mutual Beneficial Association of Rail Transportation Employees, Inc.	Wilmington, Del.
37	National Fraternal Society of the Deaf	Mount Prospect, Ill.
38	National Slovak Society of U.S.A.	Pittsburgh, Pa.
39	North American Benefit Association	Port Huron, Mich.
40	North American Swiss Alliance	Cleveland, Ohio
41	North American Union Life Assurance Society	Chicago, Ill.
42	Northern Fraternal Life Insurance	Milwaukee, Wis.
43	Order of United Commercial Travelers of America	Columbus, Ohio
44	Pennsylvania Slovak Catholic Union	Wilkes-Barre, Pa.
45	Police and Firemen's Insurance Association	Indianapolis, Ind.
46	Polish Beneficial Association	Philadelphia, Pa.
47	Polish Falcons of America	Pittsburgh, Pa.
48	Polish National Alliance of Brooklyn, U.S.A.	Brooklyn, N.Y.
49	Polish National Alliance of the U.S. of N.A.	Chicago, Ill.
50	Polish National Union of America	Scranton, Pa.
51	Polish Roman Catholic Union of America	Chicago, Ill.

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*(10) Withdrew December 31, 1978; company operating under limited authority

*(27) In rehabilitation September 21, 1981.

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
July 1918	1918	John Yurcisin	Stephen E. Gladis, Jr.	1
October 1915	May 1914	John Krilla	Helen Duska	2
March 11, 1916	July 4, 1905	George Kostelnik	Tibor T. Kovalovsky	3
June 7, 1912	January 1912	Andrew Venglarchik, Jr.	John Sopoci	4
February 27, 1911	1903	Peter Nowosielecki	John Kowalski	5
February 12, 1907	February 22, 1894	John Flis	Walter Sochan	6
November 24, 1902	August 15, 1902	Henry F. Scheig	William R. Heerman	7
October 1930	August 1931	Servit J. Gugas	Amelia Yushovic	8
1899	1883	Nelson B. Rodgers	Joyce L. Stroke	9
January 8, 1894	March 1894	Merle W. Smith	Norman R. Smith	10
September 13, 1910	November 15, 1910	Sidney Wiener	Mel Parness	11
February 23, 1905	February 23, 1905	David Saner	Harvey P. Abramson	12
January 1881	January 1881	Joseph J. Miller	John T. Conroy	13
May 31, 1897	September 4, 1894	Bernard M. Luketich	John P. Plesh	14
1911	1854	Frank J. Vodrazka	James V. Krakora	15
1882	1882	George J. Jacobsen	Howard Christensen	16
May 22, 1913	February 16, 1915	William Kowalkowski	Jane C. Waraxa	17
October 20, 1899	January 1, 1892	Louise M. Yash	Irene H. Sapara	18
January 12, 1892	1890	Joseph R. Kristofik	Stephen F. Ungvarsky	19
January 1901	September 1896	Margaret Pilosi	Richard Salamon	20
April 13, 1892	April 13, 1892	Frederick W. Schwesinger	Johann G. Struff	21
March 23, 1893	February 14, 1892	George Batyke	Ann Lucas	22
March 2, 1907	July 5, 1896	Imore Bertalan	Elmer E. Vargo	23
October 1877	October 1881	Berger C. Hallum	Abdul Karim	24
1895	January 1, 1896	Ray S. Engstrom	William A. Johnson	25
March 29, 1882	February 2, 1882	Virgil C. Dechant	Howard E. Murphy	26
March 29, 1912	January 6, 1913	Allen Pollack	Harold Grubart	27
September 1900	September 1900	Cecelia H. Sarocky	Cecelia I. Wysocki	28
November 4, 1889	1886	Paul P. Dargis	Genevieve Meiliunas	29
January 6, 1906	1889	Thomas E. Mack	Frank J. Katilus	30
June 28, 1890	May 9, 1890	Catherine T. Kelly	Jacqueline J. Sobania	31
June 13, 1917	June 18, 1918	Clair E. Strommen	Gordon N. Taft	32
May 5, 1884	May 5, 1883	William B. Foster	James V. Standaert	33
Information not available				34
November 20, 1874	May 1, 1873	James E. Newton	Joseph A. Tucker	35
December 20, 1913	February 1, 1914	Charles B. Wagner, Jr.	Thomas A. DiLauro, Jr.	36
December 2, 1907	December 2, 1907	Frank B. Sullivan	Leonard B. Warshawsky	37
1894	February 16, 1890	Joseph Stefka	Paul J. Godor	38
April 6, 1897	October 1, 1892	Virginia E. Farmer	Joseph Haselmayer	39
September 6, 1889	September 6, 1889	M. L. Atwell	Raymond Strasser	40
June 1895	June 1895	Nicholas P. Mulroe	William G. Larsen	41
December 31, 1895	November 18, 1895	Anton Gaura	Louis J. Kielich	42
October 4, 1890	January 16, 1888	Luther R. Colvin	Richard M. Beasley	43
July 1893	July 1893	Stephen J. Kavulich	Martin M. Podskoch, Jr.	44
April 1913	April 1913	William V. Wyss	Charles J. Koers	45
January 2, 1970	January 2, 1900	Stanley Matlowski	Henry J. Wyszynski	46
March 30, 1928	July 1926	Bernard B. Rogalski	Theresa N. Klasnick	47
April 25, 1995	April 20, 1903	Eugene Kusielewicz	Christine J. McMullan	48
1896	1880	Aloysius A. Mazewski	Lottie S. Kubiak	49
December 29, 1908	September 8, 1908	Vincent S. Yuskiewicz	Joseph J. Kochan	50
December 16, 1887	December 16, 1887	Joseph A. Drobot	Edward G. Dykla	51

TABLE 1—LIST OF SOCIETIES WITH DATES
BUSINESS, AND NAMES OF

	SOCIETY	LOCATION
	Societies of Other States—Cont'd	
52	Polish Union of America, Inc.	Buffalo, N.Y.
53	Polish Union of the U.S. of N.A.	Wilkes-Barre, Pa.
54	Polish Women's Alliance of America	Park Ridge, Ill.
55	Portuguese Continental Union of the U.S.A.	Boston, Mass.
56	Providence Association of Ukrainian Catholics in America	Philadelphia, Pa.
57	Right Worthy Grand Council Independent Order of St. Luke	Richmond, Va.
58	Royal Neighbors of America	Rock Island, Ill.
59	Russian Brotherhood Organization of the U.S.A.	Philadelphia, Pa.
60	Sons of Norway	Minneapolis, Minn.
61	Supreme Council Royal Arcanum	Boston, Mass.
62	Ukrainian Fraternal Association	Scranton, Pa.
63	Union and League of Romanian Societies of America, Inc.	Cleveland, Ohio
64	Union of Polish Women In America	Philadelphia, Pa.
65	United Lutheran Society	Ligonier, Pa.
66	United Russian Orthodox Brotherhood of America	Pittsburgh, Pa.
67	United Societies of U.S.A.	McKeesport, Pa.
68	William Penn Association	Pittsburgh, Pa.
69	Woodmen of the World Life Insurance Society	Omaha, Neb.
70	Workmen's Benefit Fund of the U.S.A.	Carle Place, N.Y.
71	Workmen's Circle	New York, N.Y.

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
February 2. 1915	August 1, 1917	Daniel J. Kij	Alice Molenda	52
March 1907	 1890	Henry J. Dende	Peter S. Fabian	53
March 17, 1902	May 22, 1898	Helen Zielinski	Julia D. Stroup	54
October 1, 1929	November 1, 1925	Jose B. Henriques	Fancisco J. Mendonca	55
April 18, 1914	May 14, 1914	Robert Moskal	Bohkan Zazaniusky	56
August 27, 1914	 1867	Leola M. Dodson	Dorothy V. Turner	57
March 21, 1895	March 21, 1895	Geraldine I. Towner	Margaret Henderson	58
March 23, 1900	March 23, 1903	Alexis Russin	Olga King	59
October 28, 1898	January 16, 1895	Oscar M. Moy	Otto R. Reinertsen	60
November 5, 1877	June 23, 1877	Erwin N. Rush	Joseph E. Hallinan	61
September 1911	September 1911	Ivan Oleksyn	Roman Rychok	62
June 24, 1908	July 4, 1906	Peter Lucaci	Livia Barsan	63
October 6, 1921	October 6, 1921	Alfreda Plocha	Claire F. Warminski	64
March 23, 1896	June 5, 1893	Daniel M. Zornan	Sue P. Demjan	65
June 10, 1916	October 1915	Michael Pilat	Anna Karas	66
.... 1903	 1904	Edward R. Sudzina	W. G. Levkulic	67
November 29, 1886	February 21, 1886	Elmer Charles	Gus George Nagy	68
January 1, 1891	December 31, 1890	Nick T. Newberry	Harry W. Berry	69
February 13, 1899	October 19, 1884	Theodore A. Seybold	C. R. Muck	70
November 22, 1905	May 17, 1905	Israel Kugler	Nathan Peskin	71

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL CONDITION AND

	SOCIETY	Received From Members	Total Income	Benefits Paid	Total Disbursements	Total Admitted Assets	Total Liabilities
	Societies of New Jersey						
1	Greek Catholic	$17,689	$42,273	$20,390	$34,970	$397,767	$297,948
2	St. George	18,103	69,460	32,377	85,745	489,750	344,776
3	Slovak Catholic	862,737	3,803,219	553,516	2,778,554	30,254,146	22,384,246
4	Slovak Gymnastic	169,111	653,842	236,934	641,877	6,946,140	6,041,874
5	Sons of Poland	210,271	737,525	230,360	518,587	6,851,051	4,273,611
6	Ukranian National	3,012,587	7,845,757	1,669,980	6,433,383	46,350,527	33,986,075
	Totals	$4,290,498	$13,152,076	$2,743,557	$10,493,116	$91,289,381	$67,328,530
	Societies of Other States						
7	Aid Association	$358,082,568	$599,647,443	$53,327,911	$344,301,580	$2,515,389,839	$2,356,696,032
8	Association of Lithuanian	53,729	173,324	61,196	210,037	1,497,081	715,028
9	Baptist Life	1,514,378	2,646,871	452,496	2,584,096	13,976,324	13,116,716
10	Ben Hur	742,900	2,535,036	622,106	2,342,841	21,515,923	13,731,239
11	Bnai Zion	912,642	1,622,541	134,575	1,406,388	6,760,147	6,196,662
12	Brith Sholom	4,930	179,888	12,850	160,372	344,474	227,474
13	Catholic Knights	4,202,228	6,410,680	2,704,753	6,983,309	13,584,800	13,574,438
14	Croatian Fraternal	4,654,382	8,834,411	2,566,528	8,267,353	53,664,735	46,176,297
15	Czechoslovak Society	1,866,271	5,364,700	979,265	37,993,079	40,172,749	33,063,621
16	Danish Brotherhood	385,794	856,032	143,295	641,579	5,810,307	4,282,152
17	Federation Life	293,175	877,862	77,761	602,392	3,758,118	3,123,190
18	First Catholic Slovak Ladies	1,802,647	7,410,003	1,080,427	3,766,608	73,800,946	51,639,330
19	First Catholic Slovak Union	1,941,971	5,172,263	1,320,834	3,572,109	46,390,795	39,601,535
20	First Slovak Wreath	72,477	291,509	91,250	304,303	2,912,428	1,839,948
21	Greater Beneficial	5,319,845	8,413,417	860,888	7,221,960	33,039,537	29,647,199
22	Greek Catholic	2,939,696	6,360,763	879,076	4,389,744	32,294,351	27,492,162
23	Hungarian	1,140,462	2,845,908	855,407	2,400,766	20,732,032	16,336,152
24	Independent Order of Foresters	174,204,359	301,992,107	28,691,090	188,925,519	1,142,461,283	988,522,119
25	Independent Order of Vikings	218,554	431,641	85,089	387,948	2,842,502	2,159,226
26	Knights of Columbus	118,869,983	232,696,247	18,037,369	140,980,788	1,049,870,443	898,258,514
27	Labor Zionist	681,320	1,036,950	191,663	1,014,474	5,395,532	5,715,388
28	Ladies Penna.	278,382	861,918	217,557	676,695	8,283,495	5,319,078
29	Lithuanian Alliance	121,783	374,862	126,338	346,817	3,500,848	2,196,833
30	Lithuanian Catholic	65,582	228,429	93,061	289,422	2,517,169	1,612,582
31	Loyal Christian	1,809,073	4,706,944	1,141,642	4,641,116	35,752,499	26,682,324
32	Luthern Brotherhood	305,792,520	475,282,719	30,674,912	249,851,349	1,930,701,656	1,780,613,169
33	Modern Woodmen	66,095,879	124,731,582	13,929,824	81,155,405	585,648,736	507,262,792
34	Moses Life			In the Process of Withdrawing			
35	Most Excellent	320,278	1,420,636	375,504	1,164,316	15,596,433	7,539,733
36	Mutual Beneficial	547,542	1,230,515	220,439	1,062,468	7,644,188	6,029,646
37	National Fraternal	557,711	1,180,199	305,580	908,319	8,155,833	7,157,161
38	National Slovak	466,954	1,314,769	370,706	1,334,209	11,264,694	9,625,742
39	North American Benefit	5,587,264	13,325,800	3,346,898	11,167,817	91,204,611	71,968,518
40	North American Swiss	52,521	201,510	33,500	141,181	1,875,180	1,190,968
41	North American Union	193,954	494,176	183,714	533,700	4,362,238	2,859,136
42	Northern Fraternal	88,502	238,944	60,163	266,295	1,928,313	1,541,334
43	Order of United Commercial	8,866,282	10,513,144	5,227,094	9,017,398	17,547,434	7,451,086
44	Pennsylvania Slovak	124,430	385,584	194,788	393,904	4,377,683	3,064,351
45	Police & Firemen's	2,697,015	4,460,066	1,463,924	3,228,502	19,276,999	9,374,464
46	Polish Beneficial	235,248	819,479	234,816	588,668	6,904,703	4,910,960
47	Polish Falcons	532,232	1,372,994	388,460	1,029,746	11,780,141	7,512,139
48	Polish Nat'l, Brooklyn	[illegible]14,463	956,341	354,514	858,617	8,233,777	5,716,321
49	Polish Nat'l, Chicago	7,924,193	22,732,409	5,498,707	18,546,575	171,524,033	156,057,768
50	Polish Nat'l Union	820,384	2,224,410	542,544	1,768,092	17,145,183	14,282,243
51	Polish Roman	2,643,207	7,557,518	2,167,626	6,451,395	57,202,681	50,250,476

EXHIBIT OF BENEFIT CERTIFICATES, YEAR ENDING DECEMBER 31, 1981

TOTAL BUSINESS		BUSINESS IN NEW JERSEY						
In Force December 31, 1981		Issued During 1981		In Force December 31, 1981		Total		
Number	Amount	Number	Amount	Number	Amount	Payments Received From Members	Benefits Paid Members During 1981	
710	$697,750	11	$14,000	502	$483,000	$10,840	$18,890	1
745	826,837	8	26,000	405	441,500	10,273	21,377	2
47,912	49,874,918	88	168,000	4,666	5,063,022	81,885	60,500	3
13,012	11,691,545	99	173,871	2,057	2,078,729	31,550	42,652	4
9,257	7,844,092	75	134,000	8,261	6,800,163	172,626	203,534	5
76,554	94,312,243	285	529,000	10,469	12,891,451	435,637	255,744	6
148,190	$165,247,385	566	$1,044,871	26,360	$27,757,865	$742,811	$602,697	
1,637,240	$14,333,392,632	650	$16,252,013	14,066	$140,969,830	$2,679,769	$501,100	7
2,166	1,527,072	....	....	73	81,600	2,129	1,050	8
12,088	61,136,840	19	349,814	399	2,153,742	63,852	4,848	9
28,214	50,277,307	....	....	391	259,837	1,845	9,877	10
10,284	42,806,816	....	....	260	258,890	14,106	10,645	11
747	246,464	....	....	58	21,083	385	2,100	12
22,607	50,865,005	45	304,500	1,033	2,857,997	175,370	121,412	13
105,712	286,324,133	17	286,000	445	984,741	12,357	18,204	14
46,151	112,105,850	38	291,000	1,670	6,438,230	137,820	54,062	15
8,767	18,128,987	1	5,000	225	315,273	6,136	4,638	16
5,453	13,979,206	....	....	136	137,524	1,950	1,219	17
103,909	222,901,539	112	768,900	4,376	8,946,400	71,124	56,900	18
99,914	135,750,703	152	1,004,000	6,889	9,891,885	159,814	94,714	19
4,503	4,291,239	12	13,500	511	470,506	7,324	8,850	20
35,964	250,380,717	21	382,500	1,143	6,417,906	120,663	603,126	21
48,604	119,850,081	104	732,000	3,992	8,602,790	143,872	86,739	22
26,061	49,531,603	95	398,000	4,397	8,594,289	226,810	177,076	23
936,848	10,871,780,930	603	11,694,258	4,683	63,204,628	971,216	124,147	24
9,694	5,798,325	13	19,500	307	159,499	2,702	5,204	25
820,016	6,410,300,339	3,982	72,408,095	54,898	452,929,361	7,881,900	1,458,724	26
19,956	21,336,852	....	....	1,157	267,687	7,740	3,936	27
15,840	16,132,004	1	500	156	144,500	2,394	2,000	28
5,742	4,312,874	6	7,000	214	239,704	4,761	1,057	29
3,480	2,984,300	....	....	103	74,450	1,142	1,882	30
47,702	99,982,673	35	106,500	1,188	1,846,395	33,772	40,290	31
1,048,525	10,899,999,842	681	21,901,884	15,781	178,191,256	4,326,138	1,054,211	32
553,947	3,656,521,990	7	45,000	630	2,598,365	49,902	27,696	33
		In the Process of Withdrawing		In the Process of Withdrawing				34
25,498	18,409,408	555	324,000	3,999	2,846,750	42,622	42,000	35
14,290	23,865,578	14	64,000	1,335	1,870,059	43,515	14,383	36
13,025	22,587,716	10	12,500	241	328,587	10,006	8,087	37
18,462	23,676,932	10	20,500	401	391,645	7,202	9,197	38
128,607	296,618,078	....	....	695	1,889,681	21,924	19,816	39
3,373	3,326,011	1	1,000	288	300,080	3,237	2,100	40
6,987	6,748,077	....	....	1	1,000	....	....	41
4,353	8,522,804	....	....	20	660	32	....	42
340,836	....	6	....	528	....	8,482	12,395	43
8,141	8,090,245	....	....	40	35,016	536	1,000	44
12,819	80,350,346	124	1,896,000	2,648	17,454,809	299,700	133,727	45
15,026	10,408,956	9	12,000	1,770	1,231,961	26,412	22,200	46
26,620	19,779,968	53	64,194	1,415	1,313,433	43,462	35,000	47
10,235	11,412,977	77	140,000	3,471	3,697,074	107,464	125,103	48
292,588	414,395,684	452	1,144,869	14,959	24,184,440	460,140	340,765	49
29,901	35,377,403	57	198,801	2,681	4,200,162	102,980	41,267	50
107,115	110,298,124	29	97,742	5,471	6,135,918	107,747	140,703	51

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL CONDITION AND

	SOCIETY	Received From Members	Total Income	Benefits Paid	Total Disbursements	Total Admitted Assets	Total Liabilities
	Societies of New Jersey						
52	Polish Union, Buffalo	248,049	698,475	196,672	577,569	5,467,440	4,658,421
53	Polish Union, Wilkes-Barre	303,309	847,249	248,245	609,880	6,861,938	4,557,128
54	Polish Women's	1,418,524	3,630,777	1,299,804	3,421,946	33,965,826	27,687,684
55	Portuguese Continental	235,110	483,307	99,097	388,357	2,339,145	2,098,417
56	Providence Assoc.	604,232	1,622,365	303,889	1,231,829	9,173,732	6,646,303
57	Right Worthy	69,404	201,001	29,841	196,134	678,058	532,703
58	Royal Neighbors	10,828,270	36,830,199	6,253,669	28,041,907	284,816,640	219,460,125
59	Russian Brotherhood	274,029	651,683	220,999	568,638	5,352,641	3,799,514
60	Sons of Norway	4,971,841	8,461,978	865,141	6,088,416	34,600,509	31,529,156
61	Supreme Council	1,662,016	4,020,010	763,637	3,397,554	30,491,538	21,096,600
62	Ukrainian Fraternal	845,824	1,940,675	491,595	1,649,884	10,558,412	8,377,336
63	Union & League	67,128	230,285	81,851	196,412	2,092,722	1,794,428
64	Union of Polish	198,052	539,591	128,421	429,616	2,711,385	2,117,070
65	United Lutheran	214,854	630,693	237,669	698,461	6,174,406	4,973,264
66	United Russian	45,233	255,977	71,177	191,026	2,850,976	1,520,170
67	United Societies	262,862	634,064	102,507	454,054	4,232,002	3,621,559
68	William Penn	2,339,394	5,934,180	1,651,455	5,436,109	45,183,708	39,510,197
69	Woodmen	106,666,607	195,206,670	23,979,674	127,295,766	833,664,296	757,768,721
70	Workmen's Benefit	2,234,010	4,242,177	960,847	3,502,496	22,316,093	20,184,200
71	Workmen's Circle	2,600,928	4,185,514	647,950	3,854,603	13,646,192	10,876,581
	Totals	$1,222,129,386	$2,143,661,414	$218,998,244	$1,342,109,908	$9,465,820,532	$8,415,142,823
	Aggregates	$1,226,419,884	$2,156,813,490	$221,741,801	$1,352,603,024	$9,557,109,913	$8,482,471,353

EXHIBIT OF BENEFIT CERTIFICATES, YEAR ENDING DECEMBER 31, 1981

TOTAL BUSINESS		BUSINESS IN NEW JERSEY						
In Force December 31, 1981		Issued During 1981		In Force December 31, 1981		Total		
Number	Amount	Number	Amount	Number	Amount	Payments Received From Members	Benefits Paid Members During 1981	
10,375	$11,267,989	....	....	81	$88,030	1,645	....	52
12,996	11,787,562	24	$77,783	1,103	1,062,184	27,917	$36,471	53
73,902	57,841,045	70	109,667	5,236	4,196,654	97,248	91,340	54
8,688	10,056,320	84	166,150	1,318	1,768,153	36,240	11,405	55
19,089	16,402,733	56	117,500	2,933	2,215,821	85,727	47,966	56
4,593	1,733,810	3	2,000	133	49,950	2,143	1,904	57
410,235	603,092,751	3	30,000	910	1,322,782	17,468	31,004	58
7,832	7,192,033	11	22,900	1,124	910,011	18,716	33,150	59
28,730	267,921,781	10	482,090	587	5,548,670	107,756	11,918	60
26,985	73,233,859	86	793,972	3,888	12,679,188	184,348	103,818	61
20,789	23,542,393	82	448,456	2,901	3,923,177	129,912	92,278	62
3,736	3,083,286	....	....	49	31,750	578	1,500	63
8,159	5,000,574	50	52,600	1,582	948,401	39,572	26,300	64
10,620	14,827,429	....	....	438	357,145	6,177	15,785	65
2,268	2,919,664	3	6,000	29	38,652	414	....	66
4,066	8,918,639	3	5,000	596	1,543,891	62,219	6,266	67
60,858	118,041,239	89	2,572,753	6,574	15,363,971	238,859	244,835	68
888,082	6,901,014,675	39	654,000	4,895	10,025,849	152,167	230,808	69
29,695	95,518,575	29	822,563	2,960	9,671,022	213,017	91,864	70
32,300	94,151,645	34	1,756,000	1,522	8,111,572	227,171	25,153	71
8,382,008	$57,164,082,632	8,667	$139,065,004	198,003	$1,042,796,516	$20,041,748	$6,600,157	
8,530,198	$57,329,330,017	9,233	$140,109,875	224,363	$1,070,554,381	$20,784,559	$7,202,854	

Hospital Service Corporations

Abstracts of Annual Statements for the Year Ending December 31, 1981

TABLE 1—LIST OF COMPANIES WITH DATES BUSINESS, AND NAMES OF

	CORPORATION	LOCATION
	Domestic Corporations (Corporations of New Jersey)	
1	Garden State Hospitalization Plan	Perth Amboy
2	Hospital Service Plan of New Jersey	Newark

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL

	CORPORATION	Net Premiums	Total Income	Claims Paid
	Domestic Corporations (Corps' of N.J.)			
1	Garden State	$11,321,060	$11,749,903	$11,091,612
2	Hospital Service	811,499,880	844,464,646	827,811,995
	Totals	$822,820,940	$856,214,549	$838,903,607

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
February 11, 1939	April 3, 1939	Joseph E. Harrigan	Martin M. Mizenko	1
December 7, 1932	December 7, 1932	Duane E. Minard, Jr.	James O. Sherrard	2

CONDITION, YEAR ENDING DECEMBER 31, 1981

Total Disbursements	Admitted Assets	Total Liabilities	Claims Outstanding December 31, 1981	
$11,749,903	$3,910,375	$4,229,939	$3,350,000	1
866,622,214	315,514,815	319,760,304	171,351,000	2
$878,372,117	$319,425,190	$323,990,243	$174,701,000	

Medical Service Corporations

Abstracts of Annual Statements for the Year Ending December 31, 1981

TABLE 1—LIST OF COMPANIES WITH DATES BUSINESS, AND NAMES OF

	CORPORATION	LOCATION
	Domestic Corporations (Corporations of New Jersey)	
1	Group Health Insurance of New Jersey	East Brunswick
2	Medical-Surgical Plan of New Jersey	Newark

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL

	CORPORATION	Net Premiums	Total Income	Claims Paid
	Domestic Corporations (Corp's of N.J.)			
1	Group Health	$1,889,957	$2,108,208	$1,457,405
2	Medical-Surgical	253,037,234	259,682,021	225,438,160
	Totals	$254,927,191	$261,790,229	$226,895,565

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated			Commenced Business			President	Secretary	
October	16,	1961	November	1,	1965	Charles McMahon	Seymour Bernstein	1
March	24,	1942	July	1,	1942	John S. Robinson	Francis J. Novak	2

CONDITION, YEAR ENDING DECEMBER 31, 1981

Total Disbursements	Admitted Assets	Total Liabilities	Claims Outstanding December 31, 1981	
$1,851,778	$1,123,643	$749,791	$390,520	1
260,385,527	80,667,657	84,849,479	84,849,479	2
$262,237,305	$81,791,300	$85,599,270	$85,239,999	

Dental Service Corporation

Abstracts of Annual Statements for the Year Ending December 31, 1981

TABLE 1—LIST OF CORPORATIONS WITH DATES BUSINESS, AND NAMES OF

	CORPORATION	LOCATION
	Domestic Corporations (Corporations of New Jersey)	
1	New Jersey Dental Service Plan, Inc.	Parsippany

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL

	CORPORATION	Net Premiums	Total Income	Claims Paid
	Domestic Corporation (Corp. of N.J.)			
1	**New Jersey Dental**	$20,210,638	$21,982,936	$16,228,513
	Totals	$20,210,638	$21,982,936	$16,228,513

OF INCORPORATION AND COMMENCEMENT OF PRESIDENT AND SECRETARY

Incorporated	Commenced Business	President	Secretary	
July 8 1969	May 13, 1970	Joseph Pollack	Morton Reinhart	1

CONDITION, YEAR ENDING DECEMBER 31, 1981

Total Disbursements	Admitted Assets	Total Liabilities	Claims Outstanding December 31, 1981	
$19,898,019	$12,052,959	$4,569,958	$3,250,000	1
$19,898,019	$12,052,959	$4,569,958	$3,250,000	

Title Insurance Companies

Abstracts of Annual Statements for the Year Ending December 31, 1981

TABLE 1—LIST OF COMPANIES WITH DATES
BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Domestic Companies (Companies of New Jersey)	
1	Chelsea Title and Guaranty Co.	Northfield
2	Continental Title Insurance Co.	Pennsauken
3	New Jersey Realty Title Insurance Co.	Newark
	Foreign Companies (Companies of Other States)	
4	American Title Insurance Co.	Miami, Fla.
5	Berks Title Insurance Co.	Reading, Pa.
6	Chicago Title Insurance Co.	Kansas City, Mo.
7	City Title Insurance Co.	New York, N.Y.
8	Commonwealth Land Title Insurance Co.	Philadelphia, Pa
9	First American Title Insurance Co.	Santa Ana, Cal.
10	Industrial Valley Title Insurance Co.	Jenkintown, Pa.
11	Lawyers Title Insurance Corp.	Richmond, Va.
12	Pioneer National Title Insurance Co.	Los Angeles, Cal.
13	*SAFECO Title Insurance Company of Maryland	Baltimore, Md.
14	SAFECO Title Insurance Co.	Los Angeles, Cal.
15	St. Paul Title Insurance Corp.	Clayton, Mo.
16	Security Title and Guaranty Co.	New York, N.Y.
17	Security Title Guarantee Corporation of Baltimore	Baltimore, Md.
18	Stewart Title Guaranty Co.	Galveston, Texas
19	Title Insurance Company of Minnesota	Minneapolis, Minn.
20	Title Insurance Corporation of Pennsylvania	Bryn Mawr, Pa.
21	USLIFE Title Insurance Company of New York	New York, N.Y.

*(13) Formerly Title Guaranty Co., Baltimore, Maryland

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL

	COMPANY	Premiums	Search and Other Fees	Total Income	Losses Paid	Total Disbursements
	Domestic Companies (Co's of N.J.)					
1	Chelsea	$5,993,755	$4,736,040	$11,791,241	$244,904	$12,818,950
2	Continental	1,941,595	879,692	3,190,774	63,910	2,767,861
3	N.J. Realty	2,240,134	1,189,205	3,693,375	95,032	3,773,912
	Totals	$10,175,484	$6,804,937	$18,675,390	$403,846	$19,360,723
	Foreign Companies (Co's of Other States)					
4	American	$22,034,802	$6,481,184	$30,912,945	$1,813,326	$33,591,030
5	Berks	3,892,651	253,835	5,357,933	854,621	5,800,535
6	Chicago	141,992,794	41,802,929	192,151,263	12,780,278	194,792,347
7	City	499,431	1,358,361	3,265,385	7,499	2,670,613
8	Commonwealth	82,343,381	9,593,552	107,710,194	3,409,989	107,592,997
9	First American	74,387,355	9,313,960	89,977,361	6,695,963	87,796,306
10	Industrial Valley	3,879,154	2,581,023	7,542,367	483,219	6,781,698
11	Lawyers	71,137,273	20,302,548	100,927,674	4,493,659	97,035,784
12	Pioneer	101,216,614	17,748,775	138,109,190	5,640,251	131,102,253
13	SAFECO, Maryland	5,915,666	611,313	7,973,114	240,561	8,077,284
14	SAFECO, California	106,049,409	20,802,367	145,025,823	4,160,077	134,047,030
15	St. Paul	17,917,186	3,611,515	25,263,594	2,983,678	31,702,901
16	Security, New York	1,832,779	5,462,424	24,867,434	164,373	8,496,582
17	Security, Maryland	2,460,961	770,108	3,480,364	25,109	3,230,174
18	Stewart	62,810,851	1,506,384	67,605,480	2,433,634	62,847,379
19	Title, Minnesota	56,607,557	11,346,263	71,579,640	4,874,854	69,737,923
20	Title, Pennsylvania	3,013,966	860,301	4,402,731	233,000	4,185,785
21	USLIFE	11,324,840	587,705	42,599,828	915,309	51,006,463
	Totals	$769,316,670	$154,994,547	$1,068,752,320	$52,209,400	$1,040,495,084
	Aggregates	$779,492,154	$161,799,484	$1,087,427,710	$52,613,246	$1,059,855,807

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
June 23, 1922	January 2, 1923	Elwood F. Kirkman	James A. McCarthy	1
March 6, 1888	July 4, 1888	Leroy D. Schoch	Joseph E. Lewellen	2
June 9, 1937	July 29, 1937	Walter A. Sprouls	Dudley S. North	3
June 18, 1936	August 10, 1936	Frank B. Glover	Bernice T. Allen	4
December 26, 1946	January 2, 1947	Leroy G. Snyder	James A. Ohlinger	5
August 31, 1961	August 31, 1961	Richard P. Toft	Robert E. Ellis	6
March 14, 1929	December 31, 1936	Wm. T. Margiotta, Jr.	Harold A. Drees	7
April 11, 1929	April 1, 1944	David C. Woodward	James J. D. Lynch, Jr.	8
September 24, 1968	December 31, 1968	Donald P. Kennedy	Wm. C. Zaenglein, Jr.	9
June 18, 1963	December 27, 1963	Leroy D. Schoch	John R. Williams, Jr.	10
April 9, 1925	June 1925	Robert C. Dawson	Roy G. McLeod	11
November 18, 1965	January 3, 1966	Gerald L. Ippel	Roger Williams	12
March 24, 1969	July 1, 1969	Albert R. Riggs, III	Anna R. S. Bowers	13
March 5, 1962	April 30, 1962	Wm. H. Little	Joseph C. Mascari	14
August 3, 1927	September 3, 1927	Jack R. Diehl	Gerald K. Knorr	15
June 7, 1928	July 1, 1929	Seymour Fischman	Donald G. Young	16
December 15, 1952	January 1, 1953	William C. Rogers, Jr.	Dennis B. Busky	17
.... 1908	....	Stewart Morris	Max Crisp	18
August 20, 1907	October 7, 1907	Clarence J. McConville	Robert G. Rove	19
December 20, 1954	December 31, 1954	Joseph J. Hurley	Albert E. Pentecost	20
November 15, 1927	March 27, 1928	Samuel J. Giuliano	Harry Gold	21

CONDITION, YEAR ENDING DECEMBER 31, 1981

Total Assets	Total Liabilities	Capital Stock		Special Surplus Funds	Unassigned Surplus	Business in New Jersey		
		Paid Up	Contributed			Direct Premiums Written	Direct Losses Paid	
$6,546,869	$4,457,213	$1,000,000	$400,000	....	$689,656	$2,382,249	$148,445	1
3,872,781	1,820,719	500,000	150,068	....	1,401,994	1,721,613	63,910	2
4,224,317	1,337,663	500,000	250,000	$- 427,980	2,564,634	2,240,134	95,032	3
$14,643,967	$7,615,595	$2,000,000	$800,068	$- 427,980	$4,656,284	$6,343,996	$307,387	
$35,604,399	$26,990,812	$1,533,818	$4,725,000	....	$2,354,769	$1,431,416	$413,967	4
10,759,422	2,435,228	1,000,000	1,000,000	$172,678	6,151,516	115,252	15,792	5
120,498,113	88,138,337	2,000,000	36,951,847	- 7,721,387	1,129,316	3,521,280	1,075,531	6
3,939,512	2,470,191	500,000	65,025	457,500	446,796	9,831	....	7
71,419,062	50,431,116	1,374,422	7,028,224	100,000	12,485,300	4,655,423	118,931	8
70,648,978	34,749,439	18,500,000	523,409	....	16,876,130	2,158,369	91,389	9
20,561,968	5,616,002	1,081,418	3,900,632	....	9,963,916	....	....	10
114,984,803	66,499,675	5,311,685	4,557,742	....	38,615,701	4,053,259	96,102	11
139,205,191	96,783,951	30,000,000	16,000,614	....	- 3,579,374	3,107,551	466,801	12
12,088,743	6,590,123	1,120,000	270,000	....	4,108,620	....	....	13
77,515,683	29,854,605	30,250,000	12,777,384	....	4,633,694	1,109,443	4,717	14
26,672,393	19,767,189	1,270,875	15,060,821	50,000	- 9,476,492	356,632	138,972	15
20,157,650	6,557,232	1,250,000	8,701,780	....	3,648,638	198,246	126,253	16
4,148,199	1,504,293	735,460	293,314	....	1,615,132	289,986	1,250	17
34,485,876	22,473,175	3,038,500	....	501,[illegible]5	8,472,796	321,147	32,208	18
45,181,663	32,107,487	1,720,365	3,376,185	....	7,977,626	148,255	1,200	19
4,679,473	2,096,095	600,000	370,965	....	1,612,413	339,247	24,225	20
21,397,975	17,397,465	1,268,162	125,000	....	2,607,348	253,396	176,741	21
$833,949,103	$512,462,415	$102,554,705	$115,727,942	$- 6,439,804	$109,643,845	$22,068,733	$2,784,079	
$848,593,070	$520,078,010	$104,554,705	$116,528,010	$- 6,867,784	$114,300,129	$28,412,729	$3,091,466	

Mortgage Guaranty Companies

Abstracts of Annual Statements for the Year Ending December 31, 1981

TABLE 1—LIST OF COMPANIES WITH DATES BUSINESS, AND NAMES OF

	COMPANY	LOCATION
	Foreign Companies (Co's of Other States)	
1	AMI Mortgage Insurance Co.	San Jose, Calif.
2	Commercial Credit Mortgage Insurance Co.	Baltimore, Md.
3	Commonwealth Mortgage Assurance Co.	Philadelphia, Pa.
4	Foremost Guaranty Corp.	Grand Rapids, Mich.
5	General Electric Mortgage Insurance Corp.	Cincinnati, Ohio
6	*Investors Mortgage Insurance Co.	Chicago, Ill.
7	Liberty Mortgage Insurance Corp.	Madison, Wis.
8	Mortgage Guaranty Insurance Corp.	Milwaukee, Wis.
9	PAMICO Mortgage Insurance Co.	Blue Bell, Pa.
10	PMI Mortgage Insurance Co.	Phoenix, Ariz.
11	Republic Mortgage Insurance Co.	Winston-Salem, N.C.
12	Ticor Mortgage Insurance Co.	Los Angeles, Calif.
13	United Guaranty Residential Insurance Company of Iowa	Bettendorf, Iowa
14	Verex Assurance, Inc.	Madison, Wis.

*(6) Formerly TIMIC Mortgage Insurance Co., Chicago, Ill.

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL

	COMPANY	Net Premiums Written	Total Income	Net Losses Paid	Total Disbursements	Admitted Assets
	Foreign Companies (Co's of Other States)					
1	AMI	$2,503,970	$4,622,540	$325,679	$2,320,837	$16,100,962
2	Commercial Credit	1,733,500	3,116,709	133,739	2,429,707	13,342,192
3	Commonwealth Mortgage	3,055,323	4,841,771	519,675	3,189,066	13,523,872
4	Foremost Guaranty	4,478,939	7,485,911	879,075	4,430,362	32,423,166
5	General Electric	718,761	4,627,881	....	2,644,787	27,836,426
6	Investors	18,511,014	29,681,457	3,399,353	25,843,197	104,090,550
7	Liberty Mortgage	1,815,612	4,077,315	273,250	2,123,037	23,203,122
8	Mortgage Guaranty	133,042,138	191,254,057	28,818,423	120,556,829	803,932,984
9	PAMICO	1,217,082	2,140,689	339,221	1,250,511	11,058,050
10	PMI Mortgage	27,651,699	36,431,965	3,150,614	20,892,468	129,894,483
11	Republic Mortgage	9,992,576	13,350,608	1,371,120	9,291,996	41,630,098
12	Ticor Mortgage	35,519,998	50,195,009	4,413,399	32,615,705	165,027,467
13	United Guaranty	32,986,836	41,853,618	7,486,425	26,485,369	174,276,417
14	Verex Assurance	40,558,134	60,025,091	7,291,220	36,159,999	178,218,319
	Totals	$313,785,582	$453,704,621	$58,401,193	$290,233,870	$1,734,558,108

OF INCORPORATION AND COMMENCEMENT OF PRESIDENTS AND SECRETARIES

Incorporated	Commenced Business	President	Secretary	
February 2, 1973	August 6, 1973	Claude E. Pope	Henry V. Cunningham	1
April 17, 1974	November 19, 1974	Henry D. Felton	Robert J. Burke	2
September 23, 1976	April 12, 1977	Nicholas C. Bogard	James J. D. Lynch, Jr.	3
December 15, 1972	December 15, 1972	Robert L. Hastings	Jack A. Siebers	4
May 12, 1980	May 1980	William F. Leahey	Donald E. Weber	5
December 30, 1980	December 31, 1981	Jackson W. Goss	Guido A. Rothrauff, Jr.	6
February 20, 1979	March 26, 1979	Robert L. Waldo	Thomas E. Anderson	7
November 15, 1956	February 15, 1957	William H. Lacy	John Galanis	8
June 18, 1974	August 6, 1974	James R. Kline	Geraldine Fuller	9
November 10, 1972	April 19, 1973	Charles E. Corkett	George G. Breed	10
December 7, 1972	March 23, 1973	William A. Simpson	Robert F. Brown	11
December 13, 1972	February 1, 1973	Gary W. Bradford	Laddie A. Schmidtbauer Jr.	12
November 27, 1963	December 18, 1963	William H. Gillison	Marion E. Fajen	13
August 11, 1961	December 22, 1961	Robert L. Waldo	Thomas E. Anderson	14

CONDITION, YEAR ENDING DECEMBER 31, 1981

Total Liabilities Except Capital	Special Surplus Funds	Capital Stock	Surplus	Net Premiums in Force	Gain from Under-writing	Gain from Invest-ments	% Losses Incurred to Premium Earned	% Und. Exp. Incurred to Premiums Earned	
$10,248,480	....	$5,000,000	$852,482	$2,682,293	$241,377	$1,212,637	18.00	......	1
4,700,391	....	5,000,000	3,641,801	2,110,556	- 1,154,163	911,673	21.49	......	2
5,183,596	....	2,000,000	6,340,276	3,090,952	- 916,499	1,463,986	27.01	......	3
15,620,524	....	3,000,000	13,802,642	6,506,906	- 299,753	3,038,193	30.70	......	4
1,974,373	....	2,500,000	23,362,053	704,462	- 2,324,550	2,279,612	21.30	......	5
91,226,080	....	2,000,000	10,864,470	26,130,477	2,745,287	5,447,921	26.40	......	6
15,343,462	....	1,250,000	6,609,660	3,595,592	489,391	2,036,597	60.44	......	7
627,398,832	....	1,794,735	174,739,417	261,394,094	- 16,433,692	48,763,539	76.66	.....	8
3,450,343	....	1,769,151	5,838,556	1,450,211	- 301,119	873,693	49.50	......	9
88,851,074	....	2,000,000	39,043,409	34,453,503	6,436,825	8,393,735	12.31	......	10
27,721,276	....	1,397,500	12,511,322	15,219,137	475,740	3,188,644	23.00	......	11
112,644,789	....	2,000,000	50,382,678	42,004,078	8,116,714	12,899,004	21.90	......	12
141,292,873	....	5,997,250	26,986,294	48,964,634	3,947,893	8,736,244	40.46	......	13
155,261,684	....	3,623,479	19,333,156	58,870,705	- 13,662,263	16,336,134	77.00	......	14
$1,300,917,777	....	$39,332,115	$394,308,216	$507,177,600	$- 12,638,812	$115,581,612			

Investment Association

Abstracts of Annual Statements for the Year Ending December 31, 1981

TABLE 1--ASSOCIATION WITH DATE BUSINESS, AND NAMES OF

	ASSOCIATION	LOCATION
	Foreign Association (Company of Other State)	
1	Investors Syndicate of America, Inc.	Minneapolis, Minn.

TABLE 2—INCOME, DISBURSEMENTS AND FINANCIAL

	ASSOCIATION	Total Receipts	Total Disbursements
	Foreign Association (Co. of Other State)		
1	Investors	$263,696,009	$278,974,390
	Totals	$263,696,009	$278,974,390

OF INCORPORATION AND COMMENCEMENT OF PRESIDENT AND SECRETARY

Incorporated	Commenced Business	President	Secretary	
October 15, 1940	January 6, 1941	Kenneth R. Wahlberg	Donald H. Bruer	1

CONDITION, YEAR ENDING DECEMBER 31, 1981

Admitted Assets	Total Liabilities	Capital Stock	Surplus	
$1,000,776,729	$893,523,430	$15,360,422	$91,892,877	1
$1,000,776,729	$893,523,430	$15,360,422	$91,892,877	